

Renter's insurance: A small price to pay for peace of mind

BY JO1 (SW) TRICE DENNY

Southernmost Flyer

urricane season officially ended Dec. 1, and this year's season was the busiest on record:

- Twenty-six named storms
- Thirteen became hurricanes
- Seven of the 13 were major (Category 3 or higher)

National Oceanic Atmospheric Administration (NOAA) experts predict the next 10 or 20 years to have as many, if not more, storms. This year, hundreds of military families on the Gulf coast and the southeast U.S. lost all of their personal belongings during hurricanes, including dozens of military families here.

And knowing all this, you still

don't have renters insurance?

Renters insurance policies pay to repair or replace personal property that is stolen, or damaged or destroyed due to fire or severe weather events. It also can protect you if someone gets hurt on your property or your mistake causes damage to other people's property.

Renters insurance is valuable protection, even if you live in government quarters. The military will provide some reimbursement for your personal belongings damaged or destroyed in government quarters, but it may not be what you think is the full value of your things.

"Hurricane Wilma was a wakeup call for many people as to the importance of insurance," said Naval Air Station (NAS) Key West

Staff Judge Advocate Lt. Anthony Deitering.

The Staff Judge Advocate's office is accepting and processing government claims for a number of base residents whose household goods were damaged during Wilma.

"While the Navy will help people to get back on their feet, it may not be to the degree or actual worth of their personal belongings," said Deitering. "Our office and the Navy are both working hard to process the claims as fast as they can, but the process is not as speedy as an insurance company's can be."

As well as getting a quicker turnaround on claims, renters insurance is better protection for your property, Deitering added, because you and the insurer have a contract agreement on what coverage you will receive if something happens.

"It's also surprisingly affordable," he said.

Renters insurance can cost as little as \$5 a month for a basic policy of \$2,500 of coverage, to about \$30 a month for \$100,000 of coverage.

"After Hurricane Dennis, we called around and found out it was dirt cheap to get renters insurance," said CTTC (SW) Craig Abbott, NAS Executive Assistant. "Having the insurance gave us peace of mind knowing the Navy would take care of the house and we took care of the contents."

The Abbotts suffered extensive damage to their belongings inside their Sigsbee Park housing unit,

see INSURANCE page 6

OH CHRISTMAS TREE...



icholas Abbott, 6, helps decorate the Christmas tree at Sigsbee Park Dec. 8. At the holiday celebration sponsored by MWR, the tree was decorated, everyone sang carols, Santa Claus paid a visit, and then the tree was lit at dusk. Once the tree was lit, the kids got to enjoy many holiday activities inside the gym, and had their picture taken with Santa.

Photo courtesy of MWR

Boensel takes helm at CNRSE

FROM NAS KEY WEST **PUBLIC AFFAIRS**

Rear Adm. Mark S. Boensel relieved Rear Adm. Annette E. Brown as Commander, Navy Region Southeast, during a change of command ceremony at Naval Air Station (NAS) Jacksonville, Dec. 9.

Brown assumed command of Navy Region Southeast in October 2002. She is retiring after more than 31 years of naval service.

Boensel graduated from the United States Naval Academy in 1978. He underwent flight training and was designated a Naval Flight Officer in 1979.

Upon completion of initial S-3A training at VS-41, Boensel reported to VS-29 where he made a Western Pacific/Indian Ocean deployment aboard USS Kitty



Rear Adm. Mark S. Boensel

Hawk (CV-63) and an around the world deployment aboard USS Carl Vinson (CVN-70). He then reported to VS-41 as a flight instructor. While there he served as the S-3A/B Weapon System Model Manager. Boensel next reported to the staff of Commander Carrier Air Wing TEN where he served as the Anti-Submarine Warfare Officer and

LOOK AT IT: Navy pay stacks up well in the real world5

IT'S IN THE WAY YOU

Bremerton, Wash. (Dec.

8, 2005) - Two repair

the damage control

handbook during a

locker members review

General Quarters (GQ)

drill aboard the Nimitz-

U.S. Navy photo by

PH3 Ryan J. Restvedt

class aircraft carrier

USS John C. Stennis

WEDNESDAY FORECAST: 76°

inside:

KEY WEST WAVES:

Navy here back in

It wasn't just a man's

the day 3

(CVN 74).

HOLIDAY BLAHS:

Steps to make your Chrismahanukwanzakah stress-free 8

Alcohol Safety: Life of the party

Americans look forward to parties and festive celebrations. All too often, excessive consumption of alcohol is associated with these events and that corresponds to an increase in impaired driving tragedies at this time of the year.

Fortunately, there are a

number of

enjoy your party

without

having

alcoholic

beverages

center of

attention.

Here are a

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ways



Assistant Command DAPA

OS1 (SW) John Lockhart

ing alcohol-safe and drug-free events from the Substance Abuse and Mental Health Services Administration (SAMHSA).

Get the Party Started

Prepare plenty of foods so guests will not drink on an empty stomach, and avoid too many salty foods, which tend to make people thirsty.

Encourage lively conversation and group activities, such as games that keep the focus on fun-not alcohol. Never serve alcohol to someone under the legal drinking age, and never ask children to serve alcohol.

Make it clear that no drug use will be tolerated.

If You Choose to Serve Alcohol Offer a variety of non-alcoholic beverages for those who prefer not to drink alcohol. You could even host a contest to create non-alcoholic drink recipes. If you prepare an alcoholic punch, use a non-carbonated base, like fruit juice. Alcohol is absorbed into the bloodstream faster with a carbonated base.

Don't let guests mix their own drinks. Choose a reliable bartender who abstains from alcohol at the party and who can keep track of the size and number of drinks that guests consume

Before Your Guests Depart

Stop serving alcohol one hour before the party ends because only time sobers an individual who has been drinking.

If some guests have too much to drink, drive them home or arrange for alternative transportation.

If you are struggling with how to avoid alcohol or drugs during the holiday season, contact the NAS Key West Command Drug and Alcohol Program Advisor (DAPA) at 293-2859.

Chairman of the Joint Chiefs of Staff, Marine Gen. Peter Pace

Joint Chiefs Chairman releases 2005 Holiday Message

WASHINGTON (NNS) — Throughout our history, the men and women of the armed forces have spent many holidays far from loved ones, serving to defend the ideals of freedom and liberty that Americans hold so dear.

Today, you continue to display that same uncompromising devotion to duty. From full combat operations to critical relief missions, your efforts across the globe bring peace to troubled

Personal Property update

he Personal Property Office, located at Bldg. V-4059, Sigsbee

293-2552, 293-2973, or 293-2790. The fax machine numbers

Park, has more numbers to better serve your needs. Call

lands and hope to those in need.

Although it is never easy to be away from home, especially during the holidays, your sacrifices come during a vital time in our nation's history. You may be justifiably proud of your steadfast service in promoting freedom and defending our way of life.

The Joint Chiefs of Staff join me, and the rest of America, in sending you and your families our very warmest wishes for a safe and happy holiday season.

Religious Ministries Department

Holiday Events for the spirit

Christmas Workshop 4 Kids!

All are invited to the Sigsbee community center Dec. 23 from 9 a.m. to 4 p.m. RSVP needed by close of business Dec. 20.

For more information call the chaplain's office at 293-2318.

Christmas Caroling

Come and sing Christmas carols



by candlelight at the Sigsbee community center Christmas Eve from 6-7 p.m. Everyone is invited.

For more information call the command chaplain's office at 293-2318.

Hanukkah

"The Sabbath Service Celebration" for all faiths in the Sigsbee community center Dec. 29 from 6 to 7 p.m.





are 293-4454 and 293-2231.



Southernmost **Flyer**

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Making WAVES in Key West

BY JAMES E. BROOKS

NAS Key West Public Affairs Officer

The Key West waterfront has changed considerably through the years. Once a busy naval station, it has transformed into a tourism Mecca. The Navy's evolution hasn't escaped notice of local residents. One of the biggest changes besides warships transitioning from sail to nuclear power was the introduction of women in naval service.

In August 1995, Capt. Lin V. Hutton assumed command at Naval Air Station (NAS) Key West and became the first woman to take charge of a naval air station. Hutton's change of command may have been a historic day for the Navy but it was just another milestone on the path of progress for women in uniform that Key West witnessed since WAVES arrived in the Southernmost City during World War II.

There were limited opportunities for women in the military up until World War II. The first women in Navy uniform appeared when the Nurse Corps was established in 1908. During World War I, women were allowed to join the Navy as yeomen and perform administrative duties. However, all women yeomen were discharged after World War I. The suffrage and the women's equal rights movement of the 1920-30s



A squad of Navy WAVES march in the Navy Day Parade on the 500 block of Duval Street on October 27, 1942, in front of the La Concha Hotel.

Photo courtesy of the Monroe County Library

fueled the debate for the women's right to join the military. It took another World War for the door of opportunity to open for women.

The manpower requirements during World War II created a pressing need for the Navy. In August 1942, the Navy created the WAVES, or "Women Accepted for Volunteer Emergency Service" program, in order to release men for sea duty and allow women to replace them in Navy jobs ashore. The WAVES consisted of both enlisted and officer ranks. For the first time, female enlisted Sailors had a corresponding female officer corps to lead and supervise them. Key West quickly prepared for the arrival of the first contingent of WAVES. The former Marine Hospital in Truman Annex was converted to house the new arrivals. On May 10, 1943, the first WAVES arrived in Key West. Sixteen WAVES officers were assigned to the naval station's communications office and 12 enlisted WAVES reported to Navy Hospital Key West. Key West was home to the Navy's Sound (Sonar) School and many other Navy commands during the war. The military population in the Keys grew as well did the number of WAVES. By the fall of 1944, there were 156 WAVES assigned to the naval station.

Women worked in the full range of Navy career fields and were assigned to the naval station's supply, commissary, disbursing, pass and identification, ship's service, galley and personnel offices. Key West had the only known WAVES to serve as a carpenter's mate and motor machinist's mate. On January 12, 1945, the director of Navy WAVES and the first female commissioned officer in the U.S. Navy, Lt. Cmdr. Mildred McAfee, visited Key West and inspected the WAVES assigned here. McAfee was one of several prominent female educators and scholars personally chosen to lead the new organization.

At the end of World War II, Navy WAVES made up over 2 percent of the total Navy force. Though many women in uniform were discharged at the end of World War II, women remained in military service. On June 12, 1948, Key West's most renowned visitor, President Harry Truman signed the Women's Armed Services Integration Act allowing women to join either active duty or reserve forces. Today, about 15 percent of the total Navy manpower is women. Key West has seen many changes on the waterfront but the biggest may be women becoming an integral part of the Navy.



Flag designer won 1967 contest

aval Air Station (NAS) Key West Business Manager Ron Demes, left, and NAS Key West Commanding Officer Capt. James Scholl, right, meet with Claude Valdez Dec. 13. Valdez is the designer of the famous Conch Republic flag flown throughout Key West. Valdez designed the flag for a contest in 1967 and won \$50 for his winning entry. Valdez worked for the air station for 32 years in the supply department and was the acting supply officer during the Mariel Boatlift in 1980.





MWR Update

Brunch with Santa

On Dec. 18, from 9:30 a.m. to noon, have brunch with Santa Claus at Trumbo Palms. \$10.50 for adults, \$5 for ages 5-12, and under 5 are free. Call 293-4205 for more information.

New Year's Eve Party

Buy your tickets now for the Trumbo Palms "Half Formal" New Year's Eve party! Dress one half of yourself in "After Five" wear and the other half in "Key West Casual." Tickets include champagne, party favors, New Year's memento, and prime rib dinner. The party is from 7 p.m. to 1 a.m. and dinner will be served from 7 to 9 p.m. \$100 per couple. Call 293-4207.

Prime Rib Night Back!

Join us for our famous Prime Rib dinner on Wednesday nights at Trumbo Palms, with your choice of prime rib, chicken Cordon Bleu or baked tilapia, salad bar, potatoes, rice, vegetables, dessert, rolls, coffee and tea. Served from 5 p.m. to 7 p.m. for only \$15 per person. Call 293-2405 for more info.

Daytona 500 Tickets

ITT has discounted military tickets to the Daytona 500 in February. You can get two days of Daytona racing for \$103! Other ticket packages are available. The office is on Sigsbee Park and has many discounted tickets for local attractions and Florida theme parks. Call 293-4173/4174 for more information.

MWR Graphics

The MWR graphics office can still produce custom t-shirts and plaques on a limited basis, and their line of distinctive embroidered NAS polo shirts make great Christmas gifts. The shop is located in the Landing Zone on Boca Chica and the number is 293-3155.

Conch Tour Train

Join us for holiday caroling and viewing decorations and lights around town Dec. 23 at 6:45 p.m. at the RV park office, Sigsbee Park. Free for all, please sign up by noon Dec. 21 at the RV park office. Call 293-4434 for more information.

Pet Food Giveaway!

To thank you for your support of MWR programs, MWR will give away 50 bags of dry dog food and 70 bags of dry cat food Dec. 22 at 10 a.m. at the ITT office on Sigsbee Park. Register by filling out the form below and dropping it off at either the Trumbo Point vacation rental office or the ITT office. All forms must be in by 4 p.m. Dec. 21. The drawing is for active duty and their families only. There is no need to be present to win.

PLEASE SELECT PREFERENCE: Dog Cat Both

ONE ENTRY PER FAMILY!

NAME

ADDRESS

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COURT REPORTER
VIDEOTAPE THE CONTENTS
OF YOUR HOME OR OFFICE

OR LET ME VIDEOTAPE THE **DAMAGE** TO YOUR PROPERTY

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White Street (across from the M&M Laundry).

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FOOD=LOVE 305-294-1943
We Cater Holiday Parties!

Money doesn't grow on trees, even at Christmas

BY BRANDI GIVENS

LIFELines.navy.mil/LIFELines.usmc.mil

Por many military families, financial stress goes hand-in-hand with holiday shopping. There are ways to alleviate some of this annual anxiety with a little careful planning.

Consider a Holiday Savings Account

Many financial institutions offer accounts designed for short-term saving. These accounts are versatile; money can be transferred automatically or manually at the member's convenience. It's never too late to start saving. Perhaps next year you might want to take advantage of a long term savings effort. By opening an account in January and saving just \$50 a month, by November you will have saved \$500 plus interest.

Make a Holiday Budget

One way to keep spending under control is to create a holiday budget. It is wise to base this budget on cash available so that credit card bills aren't overwhelming in January. Making a budget can be broken into three simple steps:

- Decide what your total holiday spending budget will be for the year.
- Make a detailed list of holiday expenses
- Allot a portion of your budget to each expense.
- Once a holiday budget is made, don't be discouraged by what may look like small amounts. There are many ways to save money while still giving wonderful gifts.

Coupons and Discounts

Below are some ideas for saving money on gifts.

 Shop early: spread gift-buying through the year to ease financial stress and to take advantage of off-season sales. Be sure to remember whose gifts have already been purchased by storing everything in one large container, complete with a check-off list taped inside the lid.

- Search through mail and newspapers: retailers often circulate coupons, such as \$10 off a \$50 purchase. Add this discount to items which are already on sale, and you'll get a great deal.
- Shop the Web: most online retailers don't charge tax. Many even advertise free shipping and will send gifts directly to loved ones. For online specials and coupons, check out Flamingoworld.com.
- Shop at eBay.com: gifts can often be found for much less than you would pay retail. Just remember to check shipping charges before bidding.

Homemade Gifts

Here are some suggestions for homemade gifts that can cost very little but will please your family and friends a lot.

- Scrapbooks: a scrapbook filled with photos is an irreplaceable keepsake. Start this project early and watch for sales on supplies at your local craft stores.
- Baked goods: buy holiday tins from any discount store and fill them with homemade cookies and candy from treas-

- ured family recipes.
- Mix in a jar: fill pretty jars with the dry ingredients for making cocoa, coffee drinks, tea, soups, or cookies. Complete the gift by tying the recipe card to the jar with a festive ribbon.
- Portraits: major department stores offer great online coupons for portrait packages.
 If you want to save more money, have a friend take a nice snapshot of you; for less than \$3, Wal-Mart will enlarge that snapshot to 8 inches by 10 inches. Throw in a nice but inexpensive frame, and you have a great gift for family members.
- Holiday craft shows: during the holiday shopping season, bases often sponsor craft fairs where local vendors often sell inexpensive handmade items. Check your base newspaper for dates and times.
- Search the Web: the Internet is filled with sites that contain countless ideas for homemade gifts. Start your search with iVillage.com, Home and Garden Television, Allrecipes.com, and Makestuff.com.

Remember, no matter what your budget is for the holidays, you can avoid financial stress and make the holidays special for your family and friends.



The holidays always seem to find most families with long lists and short funds. Careful budgeting and planning are key elements to a really happy holiday season and a stress-free new year. Make smart shopping a part of your approach and don't wait to buy late! You'll spend more.

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Pacific Fleet Master Chief

Looking at the glass as half full

don't know that too many people come into their first enlistment in the Navy with the mentality that this is going to be a career, but a lot of us end up making the choice to stay



FLTCM (SS/SW) Rick West

that influences our decision to go from a one-enlist-ment Sailor to a career Sailor?

Navy. So

what is it

course, acceptance of the military lifestyle is prerequisite for anyone to consider staying in, but most of us have that, or we would have become an attrition statistic. As much as I would love to say dedication to duty and country is the major deciding factor for all Sailors to stay past their first term in the Navy, I think it's shared by the benefits the Navy has to offer and, yes, the money.

Now I would like to provide an example of the Navy package. An E-4 with more than three years of service makes a base pay of \$1,787 a month, or \$21,444 per year, before taxes. This is your base pay, not including your housing, subsistence, clothing allowance, sea pay, or

other special pays. Cha-ching!

For E-4s stationed on Oahu, they are receiving \$13,932 a year for housing. Ignoring the rest of the additional pay, just based on base pay and housing, an E-4 would have to be making \$35,376 a year in the civilian sector to cover base pay and housing if ignoring the other variables such as taxes.

And, again, this is ignoring the other special pays Sailors receive and the services rendered, like medical and dental care, MWR services, quality of housing, etc. And this is also ignoring that much of your salary, such as housing and subsistence is not subject to federal taxes whereas your entire civilian paycheck would be.

However, if we were to add in all the other variables, an E-4 with over three years in would have to be making \$42,000 a year as opposed to the \$21,444 he's making in the military.

But deciding to stay Navy goes beyond money and delves into areas somewhat overlooked. For instance, those 30 days of paid vacation you are authorized each year. Most civilian jobs only offer 10 days a year. And where most civilian jobs would give you six paid holidays per year, the Navy gives you 10. Are you getting this? Keep adding it up.

There are also the educational opportunities that abound in the Navy from our 100 percent tuition assistance to our free CLEP and DSST exams to the PACE courses. Not to mention the further you advance in rate, the more credit you can possibly get toward your college degree. The Navy has numerous pro-

grams leading to college degrees and has arrangements with many colleges to grant credit and direct Sailors on a rating-specific roadmap to their education. There are even more opportunities to earn credit toward your bachelor's and master's within several rates. Have you downloaded your SMART transcript? Do you know what SMOLAA is?

Other benefits that you are privy to when you stay Navy are free legal service, tax service, discounted child care, spouse employment assistance, Thrift Savings Plan, access to Morale, Welfare and Recreation services like the base clubs, MWR events and discounted tickets, fitness centers, pools, tennis courts and golf courses, discounted equipment rentals, hobby shops, spouse social clubs, reducedcommissary exchanges, and, for Sailors from or in certain areas, no state taxes or reduced fees for many things such as car registration.

The cost adds up when comparing what you would spend to have access to these or similar services as a civilian. Would you be able to afford to have the luxury of a gym membership or would you have to save that money for your medical insurance? And it's not just that staying Navy benefits your wallet; it also benefits your lifestyle.

By choosing to stay Navy the monetary advantages and facilities offer you and your family a pretty darn good life. You will always be certain your family will have medical care for whatever emergency comes up. You will have many peripheral, yet quality-of-life-increasing services available to you for free or a minimum-cost that you might not be able to afford as a civilian.

Now as you can tell from the above I think the Navy is a great opportunity and provides some great incentives, but I also know as Sailors you work hard and deploy, and Navy families endure lots. I know the Navy isn't for everyone, and that's OK. I just continue to see great Sailors getting out of the Navy "without a solid plan."

As a professional Navy keeping our best, it may be difficult for you to come back once you decide to leave, and I'd like a nickel for every person who has gotten out and later wished they would have stayed.

It is a very personal choice to stay in the Navy or to get your discharge. But I highly encourage everyone, regardless of how made-up your mind is, to really think about your life, how you want to live, and what it will be like, realistically, for you to get out in today's job market. Maybe you and your spouse/family can sit down and make a simple list

comparing and contrasting the different benefits and services the Navy has to offer, and what your lives would be like outside the Navy.

And maybe you'll be the next Sailor who makes that choice to stay Navy.

Fleet Master Chief Tips:

- If you elect to leave active duty, you should consider joining the Navy Reserves. See your NC, Career Counselor, CMC or COB for further details about the opportunities that exist in the Naval Reserve.
- Consider an overseas tour-the experience is great, and there are certain monetary advantages.

Hopefully you've learned something in this article or it's got you thinking about the Navy as your employer of choice. Next time you're on the base, slow down and take a good look at all the things that are made available to you — are you taking advantage of them? Keep your glass half full and keep up the great work that you do everyday; we are doing well. Till next time. GOING DEEP...HOO YA!



The Navy/Marine Corps Relief Society (NMCRS) thrift store is temporarily closed until internal renovations and repairs are completed. Although the thrift store did not experience major flood damage, it will undergo similar renovations as the homes that were damaged by floodwaters. This will ensure habitability for patrons and the

local volunteers that operate the

CONSTRUCTION

facility on a daily basis.

Please deliver all donation items (clothes, furniture, household goods, etc.) to the known

local charitable organizations or contact Chaplain Cherry at 293-2318 for a listing of local charit i e s

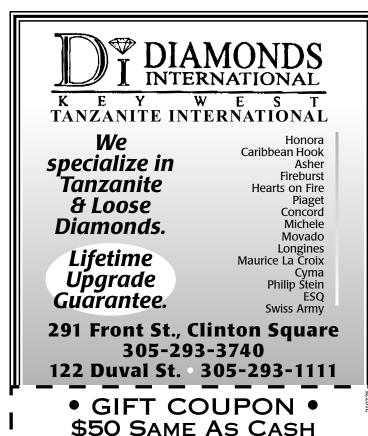
that

w i 1 1

gladly

accept

offerings. The thrift store is expected to re-open early February 2006. If you have any questions please call 797-0823.



toward any purchase of \$350 or more with military I.D.

SAME AS CASH OFFERS NOT COMBINED WITH OTHER GIFT

CERTIFICATES, DISCOUNTS OR PROMOTIONAL ITEMS. MUST BE PRESENTED AT THE TIME OF SELECTION. NOT VALID ON SELECTED BRANDS.

Insurance

Continued from Page 1

but their insurance company liquidated their claims, both automobile and renters, within three weeks of returning after Wilma passed through.

"The insurance company gave us fair market value to replace our stuff," said Abbott. "We don't feel as much of the pressure others may be experiencing, especially right before Christmas."

For military members who don't live on base, renters insurance is even more important. The military will not reimburse personnel for damages or destroyed property in rental units out in town.

Hurricane Wilma taught many in the Keys a valuable lesson. Insurance can be the difference between an inconvenience and serious financial hardship. But for the price of a few sodas a month or a soda a day, your belongings and financial security are protected. A small price to pay, especially in light of predictions for more rough weather in

St. Paul's Episcopal Church

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Holy Eucharist 7:30 a.m. Sung Eucharist 9:00 a.m. Sunday School & Nursery Holy Eucharist 11:00 a.m. Nursery Available in Parish Hall

Christmas Concert Sunday 12/18 7:00 p.m.

Christmas Eve Solumn Processional & Festival Holy Eucharist 5:00 p.m.

Christmas Music by Chancel Choir 10:30 p.m. Solumn Processional & Festival Holy Eucharist 11:00 p.m.

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"This hurricane season shattered records that have stood for decades-most named storms, most hurricanes and most category five storms. Arguably, it was the most devastating hurricane season the country has experienced in modern times," said retired Navy Vice Adm. Conrad C. Lautenbacher, Jr., Ph.D., undersecretary of commerce for oceans and atmosphere and NOAA administrator. "I'd like to foretell that next year will be calmer, but I can't. Historical trends say the atmosphere patterns and water temperatures are likely to force another active season upon us."

Renters insurance should be everyone's 'cup of tea'

Small commitment offers a big benefit

BY MITCH SWANDA, CERTIFIED FINANCIAL PLANNER

From the National Military Family Association

ave you ever taken a few minutes to estimate the total value of what you own in your apartment or rental home? Furniture, clothes, television, stereo, computer - it likely adds up to a big number. In fact, the average rented two-bedroom residence contains more than \$20,000 in personal possessions.

If the unthinkable should happen to you, having renters insurance could be the difference between an inconvenience and a financial nightmare. Subject to certain conditions and exclusions, renters insurance policies pay to repair or replace personal property that is stolen, damaged or destroyed due to fire, severe weather events and other causes. It can also protect your financial assets if you are found liable for property damage or personal injury.

Unlike homeowners, most renters aren't required to carry insurance. As a result, some service members may view renters insurance as an unnecessary expense. But a renters policy, which usually costs less than \$20 per month, can offer a tremendous value when compared with the hardships endured by uninsured disaster victims. If you're paid for even one significant claim over a decade or more, the renters policy has paid for itself.

Even if you never put your policy into action, it's hard to put a price on the peace of mind gained from knowing you're protected.

Protecting Property

Many service members don't purchase renters insurance

because they mistakenly assume they are protected by their landlord's insurance. While home or apartment owners may carry insurance that covers the structure itself, most often the landlord's policy does not cover the dwelling's contents your belongings.

The military provides some protection for personnel living in government-owned housing, but service members should be sure to understand the military's limits for reimbursement. Officers living in privatized family housing might find their belongings far surpass the government's coverage limit. And while junior enlisted personnel may not own furniture or major appliances, a CD collection, bicycle, DVD player and other items could add up to warrant an inexpensive renters policy.

Levels of personal property coverage can vary by company and the policy you choose. A basic policy may cost as little as \$5 per month for \$2,500 of coverage, while a more comprehensive policy might offer \$100,000 of coverage for \$30 per month. All companies place limits on individual categories of property. For instance, a typical policy might limit total payments to \$200 for cash and coins; \$1,000 for valuable papers; \$1,000 for theft of jewelry and watches; and \$2,000 for theft of guns.

If you have specific items for which the value exceeds the policy limits, you may elect to pay a few dollars more to add a "personal article floater" to your coverage. Often used to fully insure expensive jewelry or electronics, "floaters" have no deductible and usually cover a broader range of claims.

Protecting Yourself

The benefits of renters insurance go much farther to protect your financial well-being through liability coverage.

If a visitor to your apartment slips on a wet floor and is injured, you could be held responsible for thousands of dollars in medical bills. In this type of situation, a renters insurance policy would likely cover the costs up to a specified limit.

Or if you leave an iron on and a fire breaks out, your simple mistake could leave you personally responsible for damages to the building and others' property. Again, renters insurance could provide \$100,000 or more to cover your liability, and even your legal fees in some cases.

Taking it With You

For military personnel who relocate frequently, another advantage of renters insurance is its portability. During your move, most renters policies cover your personal possessions during shipment or while in storage.

And when you travel, your luggage and other personal items are covered up to the limits of your policy. So if your duffle disappears from the airport baggage claim or your camera is stolen, there's a good chance renters insurance will cover it.

Before You Buy

Renter's insurance may not be necessary for all service members, so it is important to understand the value of your possessions to determine exactly how much coverage you need, if any.

The first step is to take an inventory of your belongings, including how much you paid for each item and its current value. Make a record of your possessions, with pictures or a video camera, and store the records outside of your home so they are less likely to be destroyed in a disaster. The



If the unthinkable should happen to you, having renters insurance could be the difference between an inconvenience and a financial nightmare.

record can help you determine your coverage needs, and can also serve as your proof of ownership if a loss occurs, helping the insurance company to estimate your payment.

Next, determine if you prefer to purchase a "replacement-cost" policy, which covers the cost of replacing lost items at today's prices, or a "cash value" policy, which covers what the item is worth after depreciation. Although it typically costs about 15 percent more, many renters find replacement-cost coverage to be a better value.

Especially important for military personnel, look for a renters insurance policy that does not contain territorial limits. A policy without these restrictions will cover your belongings nearly anywhere in the world, with few exceptions.

We all face enough financial challenges without having to overcome disaster alone.

December 16, 2005

Boensel

Continued from Page 1

Administrative Officer. His next assignment was as a student at the United States Naval War College where he graduated from the College of Command and Staff in 1989.

Boensel returned to the fleet as a squadron department head in VS-37, holding the billets of Training Officer, Operations Officer, and Maintenance Officer. During this tour, he deployed to the Indian Ocean and Arabian Gulf aboard USS Independence (CV-62) and participated in Operation Desert Shield. He next reported to Washington, D.C., where he served as Special Assistant for Aviation to the Assistant of the Navy Secretary (Installations and Environment).

In 1994, Boensel reported as Executive Officer of VS-37; there he deployed to the western Pacific aboard Kitty Hawk and subsequently disestablished the squadron. Boensel assumed command of VS-29 in July 1995 and completed an Arabian Gulf deployment aboard USS Abraham Lincoln (CVN-72) and pre-deployment training aboard Kitty Hawk before relinquishing command of the squadron in October 1996.

His next assignment

returned Boensel to Washington, D.C., this time to the Office of the Secretary of Defense to serve as Military Assistant to the Secretary of Defense. With a change of Secretary of Defense in January 1997, Boensel reported to the Office of the Under Secretary of Defense for Policy where he served as Military Assistant to the Under Secretary of Defense until May 1999.

From June 1999 until January 2001, he served on the staff of

Commander, Naval Air Force, United States Pacific Fleet as the Executive Assistant to the Commander. Boensel assumed command of Naval Air Station Jacksonville in April 2001. During that tour he was selected for promotion to the rank of Rear Admiral. In July 2004 Boensel returned Washington, D.C., and became the director of the Chief of Naval Environmental **Operations** Readiness Division (N45). In December 2005, he assumed

command as Commander, Navy Region Southeast.

Boensel holds post-graduate degrees in Business Administration, International Relations, and National Security and Strategic Studies. His personal awards include the Defense Superior Service Medal, the Legion Of Merit Medal (two awards), the Defense Meritorious Service Medal, the Meritorious Service Medal, the Navv-Marine Corps Commendation Medal (two

awards) and the Navy Marine Corps Achievement Medal (four awards). He has accumulated over 3,200 flight hours and over 600 carrier arrested landings.

Located at NAS Jacksonville, Commander, Navy Region Southeast manages and oversees shore installation management support and execution for 14 installations within the Southeastern United States and parts of the Caribbean; specifically Guantanamo Bay, Cuba and Roosevelt Roads, Puerto Rico.

Navy Seaman MIA from World War II identified 63 years later

The Department of Defense POW/Missing Personnel Office (DPMO) announced Dec. 14 that the remains of a U.S. serviceman, missing in action from World War II, have been identified and returned to his family for burial tomorrow with full military honors.

Seaman 2nd Class Dee Hall, of Syra, Okla. He is to be buried at the Ft. Sam Houston National Cemetery in San Antonio.

Hall was one of seven crewmen aboard a U.S. Navy PBY-5 Catalina that took off from Kodiak Island, Alaska on June 14, 1942, to attack Japanese targets in Kiska Harbor, Alaska.

The crew encountered inclement weather and heavy

Japanese anti-aircraft fire near the target. Their plane crashed on the Japanese-held Kiska Island, Alaska with all seven crewmen on board.

In August 1943, the United States retook Kiska Island from the Japanese. Wreckage of the PBY-5 was found on the side of Kiska volcano. The remains of the crew were buried in a common grave marked "Seven U.S.N. Airmen" with a wooden marker. Following the war, attempts to locate the common grave were unsuccessful and the remains of all seven were declared to be non-recoverable.

In 2002, a wildlife biologist notified DPMO that he had found the wreckage of a World

War II aircraft on the slope of Kiska volcano. Using that information, the Joint POW/MIA

A c c o u n t i n g
C o m m a n d
(JPAC) excavated the
crash site
i n
August
2 0 0 3
a n d
found
debris
from the
PBY-5 as
well as crew-

related

located the wooden marker as well as the remains buried near-

items

The IPAC team also

by. Subsequent JPAC laboratory analysis led to the individual identification of all seven crewmembers.

Of the 88,000 unaccounted-

Americans from all conflicts, 78,000 are from World War II. For additional information visit the DPMO

site

h t t p : / / w w w . dtic.mil/dpmo or call (703) 699-

Web

NAS Classifieds

MOTOR VEHICLES/RVs

2003 Yamaha V-star 1100 with windshield. 4,700 miles, very good condition, very dependable bike. \$4,000 takes it home. Contact Billy at 305-292-5069.

BOATS & ACCESSORIES

2003 16' Key Largo CC with Honda 50HP 4-stroke. Very low hours, includes boat cover, GPS, sonar, and trailer - all for \$7,500. Call 731-3406.

Boat and trailer. 1990 20' roundabout Four Winds QuestCC, 1997 225HP Johnson (needs some repair), and 1979 Float-on trailer. Boat includes Bimini tops, middle and bow, two live wells, marine radio, and other safety equipment, Apelco fish finder/plotter, Garmin GPS11, extra propeller, etc. Asking \$6,800 or best offer. Call 305-295-7790 and leave message.

17' Angler center console, 60 HP, trailer, Bimini, fish finder, rod holders, PFDs. \$2,400. Call 240-0003.

16' Wahoo center console, 115 Johnson (FAST), SS prop, Continental trailer w/lock, Bimini top, rod holders, anchor and line plus PFD's. \$6,000. 295-3496. Excellent Key West boat!

MISCELLANEOUS

Home stereo system. Yamaha receiver (r-

v902), Yamaha 5-disc CD changer (cdc-502), two Cerwin-Vega floor speakers (E-312) and two Bose 201 speakers. Everything for \$250. Contact Billy at 305-292-5069.

FOR RENT

2/1 CBS home with central heat/air on fenced lot. Room for boat! Pets OK! Sugarloaf Key. \$2,000 per month, first and last. Six month lease. Call 744-0347.

Apartment on Sugarloaf Key. \$850 per month or \$900 with boat slip. Includes all utilities, satellite TV with premium channels, spacious closet, private parking, and quiet neighborhood. Call 745-7323.

Room in 3 BD/1 1/2 BA large New Town house. \$800 per month, includes all utilities and cable. Only a \$400 deposit required to move in. Available immediately. Sorry, no pets, drugs or kids. Please call 305-923-4776.

Cudjoe Key waterfront. Downstairs, 3 BR/1 BA. Tiled floor, clean and bright. Adults only. \$1,500 per month. F/S. Credit check. Six month or one year lease, utilities included. Call 745-3962.

SERVICES

Cleaning services - offices and homes. Key West. Call 305-296-3869. Pampered Chef. If you would like to buy Pampered Chef products or are interested in hosting a catalog/kitchen show, please call Dee at 305-731-6249.

Herold Home and Office Cleaners. Take advantage of one of our many cleaning services. We offer one time cleaning service for those days when your schedule is too full to fit in house cleaning needs. Regular cleaning services are available on weekly, or bi-weekly basis. We also do cleaning for your move out inspections! Call for a free estimate. 305-294-8111.

Attention network marketers and interested persons. Do you want to make a substantial income from home and save money at the same time? I have the answer. Serious inquiries only please. Call 305-745-8690 or 904-307-1975.

Let me sell your stuff on Ebay. Complete digital photography, listing and shipping of your items. Clean out your closets for cash. E-mail Jim at brooks_44@msn.com or call 872-7050.

American hand-crafted baskets, pottery, wrought iron, and food mixes and dips. We have everything you need for organization and entertaining while making your home more beautiful. Call Tiffany Faver, Home Consultant at 305-292-0906 or e-mail greatscot11@hotmail.com.

Pampered Chef: If you are looking for products or would like to host a catalog/kitchen show, call Michelle at 293-3767.

Travel deals - Big trips, 3-day getaways, 14-day exotic adventures. Trips by sea, air, you name it. I can get you where you want, how you want, and at a price everyone wants. Visit www.onlinetravelprices.com or contact Rich Segarra at 757-450-4190 or e-mail info@onlinetravelprices.com.

Travel the world with a full bank account. Start your own online travel business. For more information call Rich at 757-450-4190 or e-mail info@onlinetravelprices.com.

Retired military person owns local hangout that features numerous national, international, and local bands. Military with ID receive happy hour prices and 20 percent off food. For more information call the ITT office at 293-4173 or call the Big Pine House of Music at 305-872-9000.

Mobile car wash. Call us for all your car cleaning needs. Cars, boats, and trucks. 305-923-1897.

Earn extra money! Find out how I earn extra money quick. E-mail me at muchmoney1@walla.com to find out how.

Acrylic nails and Mary Kay cosmetics. Call 896-1900.

Laundry drop-off service, only \$5 a load! Truman and Grinnell, Mon. thru Sat. 9 a.m. to 5 p.m. Call 304-5981 for more information.

Tutoring: Florida certified teacher-tutoring for grades 1 - 5 math, reading, writing, or homework help. Trumbo Point home. Adult must be present. Call Michelle at 305-293-3767 for more information. Beginning July 18. Weekends/weekdays.

Incognito light tackle sportfishing-reef, wreck, offshore, harbor. (305) 292-0067, (305) 304-0093.

Scuba tank inspections. Get your tank ready for the dive season. Visual inspections - \$15. Includes air fill. Call Elisa at 295-9117.

NAS KEY WEST CLASSIFIEDS are free only for active duty and retired personnel, their families and civilian base employees. Submit to the NAS Key West Public Affairs Office: Mail to Public Affairs Office, P.O. Box 9001 NAS, Key West, FL 33040-9001; fax to 293-2627; or e-mail to dennyan@ naskw.navy.mil. Unless otherwise directed, ads will run for four issues. Name and phone number must accompany all requests in order for them to be considered for publication.

Holidays bring 'peak' stress when expectations are the highest

BY PETER F. GRIFFITHS

MSW, LCSW, FFSC counselor

The holiday season coming on the heels of traumatizing events like the hurricanes, you may be feeling a little more edgy than usual. If that is the case and you don't know why, you may be suffering from "Holiday Stress," compounded by traumatic stress.

Normal everyday stress is the reaction to expectations or demands that we place upon ourselves such as being on time, completing a project, parenting issues, etc. A well-noted professional in the field of stress, Dr. Hans Selye, said stress is the sum total of "wear and tear" on the body.

Holidays are a time when expectations are at a peak and stress is high. A traumatizing event such a hurricane increases the already high levels of stress. A trauma is any event that is usually outside the realm of everyday normal experiences and creates within us reactions of intense fear, helplessness, or horror. Traumatic stressors are events that we perceive threaten our physical safety and wellbeing or the safety and wellbeing of others in close proximity to us. The perception of the threat to our safety is so intense that it overwhelms our coping mechanism leaving us feeling no

longer in control of ourselves and helpless.

Reactions to traumatic stress fall into four main categories - physical, emotional, cognitive, and behavioral. Some physical symptoms of stress may be an upset stomach or nausea, muscle aches, headaches, sleep disturbances or a rapid heart rate.

Symptoms of emotional reactions may be feelings of grief, anger, guilt, denial, hopelessness, worry, and depression. Some symptoms of cognitive reactions include confusion, decreased attention span, calculation difficulties, daydreams, memory problems, and intrusive thoughts. Symptoms of behavioral reactions include a change in appetite, change in the level of humor, withdrawal or excessive silence, suspiciousness, and an increase in consumption of alcohol or smoking.

Something else to know is, the reactions to traumatic events are normal reactions to an abnormal event(s). The key to recovering from traumatic events is to address the symptoms. Among some things to try are:

- 1. Tell yourself you are not going crazy, you are normal and having normal reactions to abnormal events.
- 2. Talk to people, spend time with others, reach out
- 3. Maintain as normal a schedule as possible
- 4. Give yourself permission to

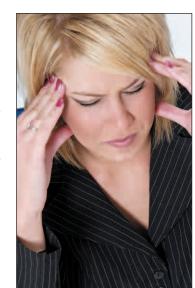
feel rotten

- 5. Do things that feel good to you and lift your spirits
- 6. Don't make any big life changes
- 7. Get plenty of rest
- 8. Eat well-balanced and regular meals per day
- 9. Realize that those around you (including your children) may also be under stress.

When it comes to managing holiday stress, remember they are the demands and expectations we and others place on us. These demands can affect our mood, blood pressure, overall physical health and social relationships. It is no wonder that some people become "grumpy" during the holidays.

Here are some suggestions that may invigorate your holiday season:

- 1. Place confidence in yourself:
 Look at all the accomplishments you have done from the simplest to the most difficult.
 Let those accomplishments tell you that you have the capability of doing what you set out to do.
- 2. Give yourself time: Let your imagination run wild; set no limits and daydream. Browse through merchandise catalogs, surf the net, do lots of window-shopping. These are great ways to generate ideas and enthusiasm! Make some notes of all the ideas or things



It is no wonder that some people become "grumpy" during the holidays.

you came up with.

- 3. Make a plan: Mentally visualize yourself doing the things you want to do then jot down how you see yourself doing them. Keep a calendar and mark the days when you will do the things you want to do. Don't over do it! Set a limit of 2-3 things you want to do on that day.
- 4. Don't limit yourself to thinking that a gift is something to be purchased. There are other options for example:
- a. The gift of making something for someone. There are lots of arts and crafts stores with lots

of ideas for projects to make for that someone. How about making that favorite dish people love and taking pictures of the people you treasure enjoying it. Photographs make a beautiful gift.

b. The gift of doing what someone else wants. Now is the time to clean out that closet, fix the garage, make your bed or do your chores without complaint. The gift of doing for others is magnificent!

c. The gift of yourself. One of the most significant gifts a person can offer to another is the gift of themselves as a changed person. Take some self- improvement courses (smoking cessation, Alcoholics Anonymous, diet programs, fitness programs, faith renewal programs, life enhancement classes like: anger management, stress management, couples communication, parenting enrichment).

The key to holiday and traumatic stress management lies within you. The FFSC on Sigsbee Park holds a group session every Tuesday that allows people to share their successes, challenges, joys, and sorrows and allows them to build friendships for support and recovery from events that were horrendous. Just stop by or call the FFSC at 293-4408 for more information.



U.S. Navy photo by JO1 (SW) Trice Denny

SOUTHERNMOST FLYER PHOTO CAPTION CONTEST

Contest rules:

The person who sends the Southernmost Flyer the funniest caption to this picture by Tuesday, Dec. 20 will receive a portrait photo courtesy of Trice Denny.

E-mail your funniest caption to dennyan@naskw.navy.mil, call 293-2027, or fax the caption to 293-2627.



You wouldn't know how to use this pen sir, it's not red.

U.S. Navy photo by JO1 (SW) Rob Wesselman

220 HELP WANTED LOWER KEYS

SERVER FOR **PISCES SEAFOOD** RESTAURANT

Apply in person after 2 PM at 1007 Simonton St.

******* ***PRECISION*** **LANDSCAPING**

Looking for a landscaping Maintenance Foreman with professional experience. Must speak English fluently. Great pay and benefits!! Call Chris 305-345-9245

TAX PREPARER For busy CPA office. Fax resume to 305-872-3203, or email joann@flkeyscpa.com

PLUMBERS

Must have valid driver's Call 294-6276. license. Shawn Hudgins Plumbing.

A CAB-DRIVER WANTED PART/FULL TIME Good driving record required. Please apply in person to: FRIENDLY CAB CO. 800 14th St. (behind KFC)

A GREAT PLACE

TO WORK Waterfront Market. Accepting applications for Deli Manager, Produce Manager, Kitchen Prep, Deli Worker, Cashier, Seafood Clerk. Moped Driver. Sale Driver, Whole Warehouse Worker. Apply in person 201 William St.

A JOB OF MANY HATS P/T & F/T Warehouse equip. assembly, installation & maintenance. Landscape work. Valid D.L. req. EOE. Sarah 296-3940.

A JOB WITH SMOKING **PRIVILEGES**

Join our sales team at Conch Republic Cigar Factory. Apply in person at 512 Greene St. M-F. 10am-4pm.

A/C REFRIGERATION Maintenance/Trainee F/T. Must be drug free & have clean driving record. Starts \$12hr. Coldtown 305-296-0603

ACCEPTING APPLICATIONS COURTYARD BY MARRIOTT WATERFRONT

F/T AM Front Desk Agent, position begins 12/15. Experience preferred. Must be flexible. Great pay & immediate incentive program. Benefits after introductory period. Apply in person 3031 N. Roosevelt Blvd. EOE. Drug free Workplace.

220 HELP WANTED LOWER KEYS

A/C INSTALLERS **NEEDED**

Exp. only need apply. Hol. & vac. pay. Health benefits avail. Call 294-9243.

ACCEPTING **APPLICATIONS**

For service and installation crew for the installation of boatlifts, davits and docks. Benefits package. Please call 305-745-2840 or apply in person at Lifetime Dock & Lumber at MM 24.5 on Summerland Key. Ask for Mary.

ADMINISTRATIVE **ASSISTANT**

Lower Keys Medical Center has an immediate position available for the Plant Operations Dept. Responsibilities include maintaining numerous logbooks, purchase orders, payroll, process invoices, take minutes. Must be proficient in computers including Microsoft Outlook, Word, & Excel. M-F Apply: 5900 College Road, KW, FL DFW,

EOE **ADMINISTRATIVE ASS'T Part Time**

The CH2M HILL Key West, Florida office is seeking a part-time Administrative Assistant. The ideal candidate will provide support to office staff by successfully completing the following tasks: provide clerical and/or technical assistance; set up project files and records: download financial reports; make travel arrangements; set up conference calls: respond promptly and thoroughly to inquiries; take initiative to identify work tasks that need to be completed or that will provide support to staff; identify issues that need to be resolved and take actions to resolve

QUALIFICATIONS: School/GED. BA/BS preferred. Proficiency in Microsoft Word and Excel and Access and basic skills in PowerPoint are required. Successful experiences in administrative roles, excellent communication skills- written and verbal, taking initiative to identify and perform project tasks and working well with team members are also required. BA or BS is desired. CH2M HILL offers excellent benefits and a competitive salary. Qualified candidates should apon-line www.CH2MHILL.com, Careers Page and reference code NPKWC/10552BR. CH2M HILL is an Equal Opportu-

nity Employer M/F/D/V

220 HELP WANTED LOWER KEYS

ACCOUNTS REC'V CLERK

F/T A/R Clerk responsible for maintaining the agencv's A/R processing, revenue receipts, tracking of payments, reporting, and provide support for the administrative functions of Finance department. Associates Degree in Accounting or Finance or experience equivalence Computer literacy with emphasis on Microsoft Excel.

Apply to WHFS, Attn: HR, 1304 Truman Avenue, Key West, Florida, 33040, or email Michele.teller@we sleyhouse.org or fax to 305-292-7156. EOE. Visit our website at www.wes leyhouse.org

ADMINISTRATIVE ASS'T

Real Estate office seeks Receptionist. Director of First Impressions, and Administrative Assistant. Candidate will be organized, solid knowledge of MS Word, Office, and Excel. 9-5, m-f. Fax resume to 723-8000 or email to mbehmke@aol.com.

Adult Entertainment Company

seeking competent, highly motivated Shift Managers. Earn \$12+ per hour, depending on experience. Experience not required, but helpful. Must be able to follow and strictly enforce all company rules and policies. Computer skills are a must. Fax resume to (305) 294-7464 or e-mail it to:

KWSC@Bellsouth.net.

ADVERTISING SALES, **ACCOUNT EXECUTIVE**

We are looking for a highly motivated, self-starting and entrepreneurial-minded Account Executive to work in our Key West, Florida office. This position is responsible for selling advertising on 43 cable networks. This person will be responsible for servicing and maintaining an established list as well as prospecting, selling and servicing new business. The ideal candidate will have Media Sales experience, a positive attitude, professional appearance, strong computer skills and impeccable work ethic and the drive and desire to be part of a successful team. College degree preferred in Marketing or Advertising. Comcast Spotlight is an Equal Employment Opportunity/Affirmative tion/ Drug-free workplace employer. Please call 305-292-7372 for further information.

220 HELP WANTED LOWER KEYS

BLUE HEAVEN

is looking for a full time service bartender who is very experienced in wine. While experience in tasting is good, a good working wine knowledge is essential. Apply at Blue Heaven 729 Thomas Street.

CONCH FYLER RESTAURANT

Is accepting applications for a Server & Bartender. Full time position. Benefits available. Apply within. Key West International Airport.

CONCH STORE

Full and Part-time Retail Sales Associates needed. \$9.50/hr. plus commission. Benefits, including paid vacation, available for fulltime associates.

Apply in person at 207 Simonton St. 296-4557

EOE Drug Free Workplace

CONTRACT ADMINISTRATOR / OFFICE MANAGER

Full time, detail oriented, multi-tasking person to perform numerous tasks for construction co. with offices in Sugarloaf Key. 5+ years exp. Proficient in Excel, Outlook, Word & Suretrak. Handle phones,

filing, HR, insurance mgmt, contract administration, shipping, purchasing, technical proposals,

engineering plans. Salary BOE plus benefits. Fax resume to 305-745-8903

or email to ROBSZM@aol.com.

DELIVERY REPRESENTATIVE

We have an outstanding career opportunity for a proven Delivery Representative in our Key West and Marathon locations.

You will help build customer satisfaction by delivering propane to our industrial, commercial and residential customers.

Your are energetic, have a high school diploma (or equivalent), a valid class A CDL with hazmat and tanker endorsements, a great driving record and can satisfactorily complete a DOT physical, drug test and background check.

We are a leader in our industry and our team members enjoy growth opportuand competitive nities compensation.

AmeriGas 1718 N. Roosevelt Blvd. Key West, FL 33040

EOE/AA/M/F/D/V

220 HELP WANTED LOWER KEYS

DELIVERY DRIVER Full-Time position Experience w/PO's, Invoices,

CDL License required.

\$14.00/hr includes 2 weeks paid vacation with medical and dental available 207 Simonton 296-2557.

EOE **Drug Free Workplace**

DELIVERY DRIVER

Low Key Supply, a family owned business. Driver/Warehouse position available. Please call 305-295-9905

DENTAL HYGIENIST

Part-time. Please fax resume to 305-745-1753 or call Summerland Dental 305-745-1522.

DENTAL PRACTICE

Seeking F/T receptionist. Easy going, enthusastic professional w/ excellent people & phone skills, multi-tasking ability, positive attitude & reliablity a must! Will train right person. \$11-15/hr. Fax resume:

305-294-2233, email kwdental@keywestdental. com or call 305-293-9490.

DEPARTMENT OF JUVENILE - KEY WEST OFFICE INTENSIVE SUPERVISION JUVENILE PROBATION **OFFICER**

Requires Bachelor's Degree and experience working with youth. Must be able to attend a 4-week Academy training in Tampa and CPR/First Aid Training. Salary starts at \$31,025.28, plus State Benefits. A completed state application is required - if interested submit application on-line at https://myflorida.peoplefirst .com or FAX to (305)293-1735. Closes 12/19/05. For inquires contact Amber Turnbull at (305)292-6854. EOE/Drug Free Workplace.

DEPARTMENT OF JUVENILE JUSTICE JUVENILE DETENTION **OFFICER - KEY WEST**

Requires High School Diploma or GED and valid Florida Driver's License. Beginning Salary: \$27,874.60 annually, plus benefits. Shift work required. A completed state application is required - if interested submit application on-line at https://my florida.peoplefirst.com FAX to (305)293-1735. Closes 1/31/06. For inquires contact Amber Turnbull at (305)292-6854. EOE/Drug Work-Free place.

220 HELP WANTED LOWER KEYS

CONVENIENCE STORE MANAGER TRAINEE

Needed immediately at Dion's Quik Mart in Key West and Marathon. Excellent pay and benefits. Individual must have leadership, customer service and people managements kills. Experience working at the Store Manager level in retail, grocery or food management is preferred. Please submit resume to Human Resources Manager, Dion's P.O. Box 1209, Key West, FL 33041-1209. EOE/Drug Free Workplace

DETENTION RECORDS ASSISTANT

Applicant needs to be selfmotivated, able to multitask, type, and have good communication skills. We currently have openings on our 3pm-11pm shift and 11pm-7am shift. Responsibilities for the position include production, maintenance and processing of accurate, timely and complete records on information relating to a wide variety of law enforcement, corrections and court process activities. Applicants can contact Kristie at the Monroe County Sheriff's Office at 292-7044 or send Resume to khernandez@ keysso.net or fax to 305-292-7159. EOE/AAP

DID YOU LOSE PAY DURING THE HURRICANES?

Why? We didn't. Now hir-P/T RAYBRO/CED 5650 Maloney Ave. Stock Island ph. 294-3794. Will work with your schedule. EOE.

DOG GROOMER

For busy pet establishment. Must be licensed and have references. 797-7314

DOUBLE TREE GRAND KEY RESORT

Needs experienced Servers. Bussers & Banquet Persons, AM & PM, Pick up application 7a.m. - 3 p.m. at 3990 S. Roosevelt Blvd. Key West, FL

DRIVERS NEEDED

Hyatt Vacation Marketing Corporation is seeking qualified drivers to transport quests to our resorts. Full or part time, must be able to work weekends and requires a class D Florida Drivers license. Position starts at \$10.82 per hour, with a full benefit package. Please contact a manager for an interview (305) 294-1600

To apply in person, stop by Hyatt Windward Pointe 3675 S. Roosevelt Blvd.

EOE/Drug free work place.

220 HELP WANTED LOWER KEYS

CUDJOE SALES

Is looking for hardworkers. Good pay and environment. Physical work, good driving record a plus. Retiress welcome. No Keys diseased need apply. Apply in person Monday-Fri-8am-5pm. MM22.5 day US1.

DRIVERS NEEDED

Marathon and Big Pine Area. Must have good driving record. Excellent pay and benefits. Call Paradise Staffing 292-7664

DRIVERS WANTED

CDL license required. Experience a plus but will train. Full time w/excellent benefit package + 401K. Apply at Cemex Rockland Plant, 294-2506, Marathon Plant 743-6400.

EL PATIO MOTEL

Experience Front Desk Clerk. Part-time AM Shift. 296-6532.

ELECTRICIAN

For large commercial projects in Key West & Marathon. Call 305-872-2200. EOE.

ELECTRICIANS WANTED

Good starting wage, paid vacation and holidays. Apply in person Nearshore Electric 5680 1st Ave. #3, call 294-3991, fax resume 305-294-3043 or email: nearshore@bellsouth.net.

ELECTRICIANS AND HELPERS Looking for Long Term Employment?

Florida Keys Electric Inc. is looking for organized & motivated Electricians and Helpers. Experience with government & commercial projects is a plus but not necessary. Must have a valid driver's license and be able to work well with others. Good pay, paid vacations/holidays. Serious inquires only. Please call 305-296-4028 or fax/email resume to 305-296-9283 or fkelec@aol.com

ESTABLISHED UP-SCALE GALLERY

Seeks motivated, experienced retail sales person for part-time position. Excellent career opportunity. Alan S. Maltz Gallery. Call Liz 294-0005 or fax resume to 305-294-0097.

EXP. SALES HELP Wanted. Environmental

Circus. 518 Duval St. 305-294-6055 (12 - 6 pm.) e-circuskeywest.com

EXPERIENCED HEAVY EQUIPMENT OPERATOR

Welders Mechanic with own tools. Permanent positions please call 294-0277

220 HELP WANTED LOWER KEYS

FRONT DESK CLERK

Various schedules available, must work weekends. Excellent wage, commissions Customer service sales background preferred. Apply in person 1313 Simonton St. Best Western Hibiscus.

FRONT DESK HOTEL

Part-time position. Computer & front desk experience required. Hourly plus commisions. Southern Cross Hotel. 326 Duval St. Apply in person.

FRONT DESK POSITION

Needed at up scale fitness facility. Part-time afternoon shift available. Call 797-4324

FRONT DESK POSITION P/T, weekends. Monroe County resident. Big Pine Key Fishing Lodge. Call 305-872-2351.

Front Desk/Concierge **Curry Mansion Inn**

Detail oriented customer service professional need-Some nights and weekends, great pay and benefits. Would like to meet new applicants. 511 Caroline St.

FUEL DOCK / BOAT RENTAL ATTENDANT

Needed for busy marina. Only the motivated need apply. Call 305-294-3093 for details 10am-2pm, ask for Richard.

GENERAL **MAINTENANCE** ENGINEER/ SUPERVISOR

Sheraton Suites Key West

Necessary Qualifications:

Knowledge of General Building Maintenance, Carpentry, Painting, etc. Attention to Detail Must have a valid Driving License

Sheraton Team Benefits...

Complete Benefits Package Incentive Programs Employee Discounts

Apply in person at: 2001 S. Roosevelt Blvd. OR

Fax confidential resume to: 305-294-1519 "Retiree's Welcome" FOF/M/F/D/V

GOLD COAST BEVERAGE DISTRIBUTORS NEEDED:

Driver, Merchandiser, Office Asst. Please apply in person at: 161 US Highway 1 Rockland Key, FL.

220 HELP WANTED LOWER KEYS

HILTON Key West Resort & Marina

*GARDE MANGER *SOUS CHEF *LINE COOK *PRODUCTION COOK SECURITY OFFICER CONCIERGE (SSK) *MARINA ATTENDANT *ACCOUNTING CLERK *RESERVATIONS **SUPERVISOR** *SFRVFR *BUSSER *BOAT CAPTAIN *BELL PERSON *HOST / HOSTESS

Drug Free Work Place. Equal Opportunity Employer. 245 Front St., Key West, FL 33040 305-294-4000

HOLIDAY CASH

All levels clerical, long & short term. Key West to Marathon. Call Paradise Staffing. 292-7664.

HOUSEKEEPER POSITION AVAILABLE

Apply in person Coconut Beach Resort, 1500 Alberta St., Key West.

HOUSEKEEPER

Fulltime day position available. The right candidate have previous housekeeping experinece, be fluent in speaking and writing English, and be comfortable in a patient care setting. Apply: 5900 College Rd, KW, EOE DFW.

HOUSEKEEPER

Immediate opening at a small motel, Mon.- Sat., 20 to 25 hrs per wk. Excellent vacation and sick days. Must speak English. Apply at Ocean Breeze Inn, 625 South, Key West.

HURRICANE JOES NOW HIRING

Experienced Assist. Chef and Servers. Stop by 5110 Overseas Highway, MM 3.

HYATT VACATION CLUB EARN WHILE YOU LEARN! If you are outgoing, enthusiastic and enjoy talking to tourists, you could be earning \$500.00 to \$1500.00 weekly. We guarantee start up and continued training pay equivalent to \$10.00 per hour, plus BONUS OR COMMISSIONS. Work full or part time, day or night. We have an excellent training program to help you become a top producing MARKETING REPRE-SENTATIVE with HYATT VACATION CLUB. Have FUN and start making MONEY TODAY. Call John at (305)295-3463 or stop by 429 Caroline St. to set up an interview.

220 HELP WANTED LOWER KEYS

ELECTRONIC TECH II

F/T & P/T, exp. with networks required: HF desired; able to obtain SE-CRET clearance. Excellent pay & benefits, paid vacation, and holidays. Apply to Rome Research Corp, P.O. Box 2437, Key West, FL 33045 email blanchj@nctsjaxkw.navy fax (305)293-3646; or call (305)294-7600.

HYATT VACATION CLUB Is seeking Sales Representatives to sell our Ocean Front Key West 5 Star Properties and handle our increased post-hurricane sales volume. No experience required. Customers and training provided. Will assist in obtaining a Florida Real Estate License for non-licensed candidates. Limited trainclasses offered throughout the year. Positions available for the next training class. Fax resume to 305-296-7889 or call for a sales manager at 305-

IMMEDIATE NEED

294-1600.

LABOR + DRYWALL Gov't contractor needs help for mold removal/ damage repair. Transport provided, High Salary, 7 days full or P/T. 304-0099

INSURANCE UNDERWRITER

Needed for local insurance agency. Please call for more info 305-725-2707.

INTERNAL AUDITOR Monroe County Clerk of

the Circuit Court Perform comprehensive internal audits of County government. Requires Accounting Degree and CIA or CPA. Prefer 2 years audit experience & PC skills. Strong writing & organizational skills. Salary based on experience. Submit resume to Clerk of the Circuit Court, Attn: Internal Audit, P.O. Box 1980, Key West, FL 33041-1980

Inventory Specialist I Works with inventory to include receiving deliveries at the loading dock, stocking inventory items & delivering items to departments. Performs inventory counts. Supervises one inmate. High school diploma or GED required. One year experience working with inventories required. Ability to perform physical tasks to include lifting up to 75 lbs. Computer experience preferred. Applicants can contact Kristie at the Monroe County Sheriff's Office at 292-7044 or send resume to khernan dez@keysso.net or fax to 305-292-7159. EEO/AAP

220 HELP WANTED LOWER KEYS

HVAC HELPER NEEDED

M-F 8am-5pm. Need motivated and reliable individual. Experience helpful and fiberalass duct a plus. We will train right person. Job includes heavy lifting. Benefits include: Health Insurance, Retirement plan, paid vacations and holidays. Apply in person at 311 Margaret St. Previous applicants need not apply.

JOIN THE TEAM

Magnolias, Pizza Joes, Ocean Grill, New York Pasta looking for cooks, pizza makers, delivery drivers, food servers, busboys, all positions AM & PM shifts!! Contact John 304-5583 after 3pm.

KEY WEST BED & BREAKFAST

P/T front desk, 3 shifts, some flexibility & computer skills required. Call for a ppointment 296-7274.

KEYS ENERGY SERVICES DEPARTMENT STAFF ASSISTANT

Primary duties of this position include department's payroll processing, handling incoming and outgoing telephone calls and mail, preparing memoranda, letters, reports, etc. department maintaining files, preparing and maintaining purchase order requisitions, and assisting department director, supervisors, and personnel. Qualified applicant must be a high school graduate or equivalent, with three vears of secretarial experience; must be proficient in the use of Microsoft Word and Excel; Must pass the basic math test. typing test (45 words per minute) and computer assessment required. Salary Range: \$32,916-\$35,653.

Interested applicants can obtain an application at KEYS' Human Resources at 1001 James office Street, Key West, Florida, or visit our website @keys energy.com and download an application. Applications will be accepted until position is filled. EOE &

KNUCKLEHEADS BAR & GRILL

Season is Here! We need professionals; Wait Staff, Bussers, Host/Hostess, Kitchen Staff. Apply in person 3100 US1, MM15 Bay Point. 305-744-0039.

LANDSCAPE/ **MAINTENANCE**

Full time \$12.00 per hour, some benefits, MM10, Call 294-9515.

220 HELP WANTED LOWER KEYS

LEGAL SECRATARY For new Law Firm, P/T

position available (11am-4pm). Possible F/T w/ growth. Call John at 239-289-1974

LICENSED **REAL ESTATE ASST.**

Professional appearance, computer & organizational skills a must. Salary + commission. Joanne 295-7110, x136.

LINE COOK **BOBALU'S MM10**

Must be a team player and dependable. Call Doug at 296-1664.

LOCAL CONTRACTOR Looking for the following

personnel for Hurricane Rebuild Work in Key West, Florida. (12) hours for 2-3 months. Drywall Installers, Electricians, Plumbers, Finish Carpenters, Rough Carpenters, Flooring Installers, Skilled Laborers. Call 305-744-0583 or apply in person 830 Crane Blvd, Sugarloaf Key, FL. Monday-Friday 9-

LOCAL PLANNING FIRM

Has an immediate opening for land use planner with 1-4 vrs experience in 1 or more areas of: land development, urban design, project mgmt, comprehensive planning. Send resume to Don Craig (mail@ craigcompany.com) Starting salary DOQ. Excellent benefits pkg.

LOOKING FOR A CAREER INSTEAD OF A JOB?

Premier Moving Keys Company is looking for the Keys Premier Drivers, Movers, and Packers. We have full and part time positions available. If you can pass the drug screen and background check, you may want to join the professionals at DRN Moving. Call to get information for our online job applications. 295-6683 ask for Keith and your future awaits.

LOOKING FOR A NEW CAREER? Are you interested in earn-

ing \$10,000+/mo.? A career as a Mortgage Broker might be for you. We are seeking candidates to join our team. Long term permanent Keys' residents encouraged to apply. If you are a professional, self-motivated individual with an interest in mortgage lending this may be the position you've been looking for. Sales exp. helpful but not req. We will train the right person. Full or part-time available. Call Steve or Jaime for more information 305-295-0008

220 HELP WANTED LOWER KEYS

HOST/HOSTESS

Experience preferred. Apply in person 712 Duval St.

LOT PORTER NEEDED

Great Pay! Benefits! Full Time Position. Apply in person at the used car department. See Victor Ordivenko **DUNCAN AUTO SALES** 1618 N. Roosevelt Blvd. 294-5126

MAINTENANCE WORKER

At Florida Keys Community College. Full time, working days. Position includes generous benefits.

Performs basic maintenance in areas such as air conditioning, electrical, plumbing, carpentry, and

painting. Must have knowledge of general maintenance practices with one year of related training or experience. Position includes setting up for events and moving furniture and equipment with moderate lifting and carrying of up to 44lbs. Works inside and outside with tools and equipment. \$10.73 to \$11.80/hour. More information and application at www.fkcc.edu or in Human Resources, 809-3248. After 12/17. questions and applications should be submitted start-

ing 1/2/06. EOE M/F/D/V. MAINTENANCE / **GROUNDSKEEPER**

F/T, must speak English previous exp. required. Duties include Handyman, painting, A/C & plumbing repairs. Apply at Westwinds Inn 914 Ea ton St. or fax 293-0931.

Maintenance/Painter

Needed for local Retail Operation. Painting Experience Required. Full time \$12/hr. Paid Holidays, Paid Vacation, Medical & Dental Benefits Available. Please apply in person at 207 Simonton St. PH (305) 296-4557 **EOE/ Drug Free** Workplace

MANAGER-IN-TRAINING

Competitive Compensation Health & Dental Insurance 401K w/employment matching contributions

National leader in resort housekeeping is seeking a Manager-In-Training the Key West area. If you are a hands-on, pro-active, and self managing individual who has a passion for cleanliness, call 293-5043 to schedule an interview Spanish/English, EOE.

220 HELP WANTED LOWER KEYS

Marcial de Gomar's **EMERALDS** INTERNATIONAL INC.

Invites motivated. experienced retail sales person for long term full-time position.

Professional attitude with great customer skills required, along with communication skills & computer literacy.

Great working environment with an established family business that has a history of providing fine jewelry and outstanding service.

References required. Please email resume to: marina@emeralds international.com or fax to: 305-294-7931

MARINA YARD PERSON

Needed at Sea Center on Big Pine Key. FT, M-F w/ benefits. Call Brian @ 872-2243

MARKETING DIRECTOR **CAPTAIN/MATE & COOK**

Apply in person at Captain Runaground Restaurant. commensurate Salary w/experience 1801 N. Roosevelt Blvd. Key West.

MECHANIC'S HELPER

Old Town Trolley Tours is looking for a full-time mechanic's helper. Candidate must have automotive and mechanical ability, and will assist mechanics with daily vehicle maintenance. Clean DL required. Must be able to work weekends. Apply in person at 122 Simonton St., Key West, FL or email us at keyott@his-EOE torictours.com Drug Free.

MEDICAL ASSISTANT

Southernmost Foot & Ankle Specialist. \$12/hr Full benefits. Will train. Come in for application 2505 Flagler Ave.

MEDICAL ASSISTANT with experience, RN or PA, part time medical/surgical practice. Must travel. 292-2259.

MEDICAL OFFICE

positions available. part-time: **Billing**Medical Assistant. 294-8900 for appl.

MENTAL HEALTH WORKERS

needed to provide supportive services to mentally ill adults in Key West. Training provided, shifts include weekends and evenings. Housing available. Pay subject to experience, clean FL drivers license required. Contact Clare or Lydia at 743-4129 usff@bellsouth.net.

220 HELP WANTED LOWER KEYS

MALLORY SQUARE

Full time Retail Sales. \$9.50/hr Plus commission. Includes Paid Vacation with Medical & Dental Benefits available. Apply at 207 Simonton 296-4557

EOE/Drug Free Workplace

MICHAEL'S RESTAURANT

Line Cooks wanted. Apply in person after 3:30pm. 532 Margaret St.

MONROE ASSOC. FOR **RETARDED CITIZENS**

Monroe Association for Retarded Citizens is seeking a part-time (Mon-Wed) Admin. Assistant / Accounts Payable. Duties include A/P, maintenance of inventory, bookkeeping, office functions. Computer literate: QuickBooks. Ac-Paid Excel. cess. vacation/sick. Background check, FL Drivers' License, and references required. Apply at 812 Southard St. EOE.

MORTGAGE LOAN **PROCESSOR KEYS FEDERAL CREDIT** UNION

We're making the American dream of home ownership come true! Join our team and you can too! We are seeking a detail-oriented person to perform a variety of clerical duties related to the processing, administration and closing of mortgage loans. Must be proficient in word processing and spreadsheets. The successful candidate will be highly motivated with excellent written and verbal communication skills. Strong organizational skills with the ability to maintain a multi-task workflow a must. Three years of experience in a financial institution or mortgage company preferred. Signbonus available for ing qualified applicant. Keys Federal Credit Union offers an excellent benefits package as well as extra pay for education and lanquage skills. Successful candidates must possess a high school diploma or equivalent. Excellent credit a must. Apply in person at any of our offices, fax resume to 294-0558 or email hr@keysfcu.org E.O.E.

NEED HOLIDAY CASH?

College students home for a 1 month break? Retired? All are welcome to join our Driving Team at 2 for \$20 Pizza in Big Pine Key. Our Delivery Drivers make from \$50-\$300 per night! Apply in person at 2 for \$20 next to NAPA MM 30.

220 HELP WANTED LOWER KEYS

NEED QUALIFIED A & P Mechanics, Flexible night schedule. Benefits available. 296-5422 ext.17 for Maintenance Department.

NOW HIRING Island City Flying Service.

Full-time, no experience required. Fueling and towing aircraft. Call for interview 296-5422 ext. 3.

OFFICE ASSISTANT

Downtown restaurant F/T, days, evenings & Sunday work. Call 296-5293 anytime.

OFFICE ASSISTANT

wanted for busy office on Stock Island, General office, computer, phone & customer service skills required. Please call Jean marie, Mon.-Fri., 8-5 pm for an interview. 294-5581.

OFFICE COORDINATOR Provide admin support to

staff and Exec. Director. Prefer previous office experience, 2 yrs of college and computer/data entry experience. Mail resume to 3130 Flagler Ave, Key West FL 33040. EOE & Drug Free. See wwwpace center.org

for more details. **OFFICE HELP**

All levels clerical. Full and part-time positions. Must have computer skills. Excellent pay and benefits available. Paradise Staffing 292-7664.

OFFICE MANAGER

Needed for busy office. Must have accounting background - A/P, A/Č, P/R, Sales Tax, Quarter lies, etc. Must be computer literate. Call 305-294-3093 for details - 10am-2pm, Ask for Richard

OFFICE MANAGER/ ADMIN ASSISTANT

Immediate need for self motivated persons w/positive attitude. Computer org. skills required. Legal or Q-Books exp. a bonus. Hours negotiable, flexible P/T also available. Salary exp. commensurate w/ Benefits avail. 296-9878.

PAINTERS NEEDED

Experienced only. Must be reliable and have some tools & phone number. Call 797-5197.

PARTS PERSON

Needed at Sea Center on Big Pine Kev. FT Thur-Mon w/ benefits. Call Brian at 872-2243

PBX OPERATOR

LKMC is looking for a weekend PBX operator. 7am-3pm. Responsibilities include managing all internal/external calls, and paging system. Apply: 5900 College Rd, KW, EOE,

220 HELP WANTED LOWER KEYS

PIER HOUSE RESORT **POSITIONS AVAILABLE:**

*Front Desk Agent *Gardener *Maintenance Engineer *Security Officer PM *Parking Attendant *Room Attendant *Spa Receptionist *Restaurant Supervisor

Free Meals & Parking

Apply: Human Resources One Duval St. M-F, 10am-4pm EOE, M/F/D/V Drug Free Workplace

PLUMBERS NEEDED

To work on project between Key West to Marathon. Don't miss out on a great opportunity with a first rate company. Great salaries and benefits. Call, email or come by 305-296-6013, 6409 Second Terrace, email resume to garysplumbing1@aol.com

POOL SRVC HELPERS

F/T, M-F & some weekends. No exp. necessary, will train. Competitive pay. Call 294-7127.

PREVENTION INTERVENTION **COUNSELOR**

F/T to engage families, provide assessments, participate in the development individualized family service plans and facilitate such plans through an inhome service model: provide Intervention as a strength based and family centered to build skills and modify behaviors. Apply to WHFS, Attn: HR, 1304 Truman Avenue, Key West, Florida, 33040, or e-Michele.teller@wes leyhouse.org or fax 305-292-7156. EOE.

PT/FT CLERKS

Needed for all shifts, and wating to advance with company. Excellent starting hourly rate with potential for raise after first 90 days. Apply at any Circle K 305-495-4211. call EOE.

PT/FT HELP

Needed for event set-up Good pay to start. Valid driver's license. Must be flexible. Key West Party Rentals 295-7278.

RADIOGRAPHER

Keys Medical Group has an immediate opening for a Radiographer in the Key West area. The positions involves the performance of routine radiography. Send resume to 8151 Overseas Highway, Suite 300, Marathon, FL 33050 or fax to 305-743-2077,

220 HELP WANTED LOWER KEYS

REAL ESTATE ASSISTANT

Personable, computer literate, motivated, preferably licensed with transportation. Fax resume to Lynn Kaufelt @ 305-296-4006.

RECEPTIONIST FRONT OFFICE

Keys Medical Group has an immediate opening for a medical office manager in the Key West area. Candidate must have previous physician office experience, preferably in an orthopedic office, Send resumes to 8151 Overseas Highway, Suite 300, Marathon, FL 33050 or fax to: 305-743-2077, EOE, DF

RECEPTIONIST **HEADLINES** HAIR DESIGNS

Must have customer service skills and be flexible with hours. Light cleaning required. Experience is a plus. But willing to train the right person. Great working environment. Call Darrell or Nancy 296-6373 or 294-0656.

RECEPTIONIST/ **BOOKKEEPER**

FT/PT position. Applicant must be dependable, professionally oriented, a self-starter, able to multitask, possess clerical ability and detail-oriented organization skills. Perfect for mother with school age kids. 896-6939

REFRESHMENT **SERVICES PEPSI**

Has an opening for Snack Route Driver. Must be detail oriented. High School Diploma or GED. Base salary plus commission Benefit package. Fill application at 5510 McDonald Ave. Stock, Island or fax resume to 296-3855.

RENOVATED BAR

Barbacks, bartenders, servers wanted. Apply in person 525 Duval between 3 and 5 PM.

RENTAL AGENT

Salary and commission. MS office D/Lic. minor mechanical. Tropical Rentals, 1300 Duval St.

RETAIL **OUTFITTER STORE** Surf shop & kayak outlet -

Sales Position available. Full-time. Call 395-0172.

Retail Assistant Manager Assistant Manager needed for busy Mallory Square location, \$1,080 bi-weekly with full benefit package including Paid Medical Vacation and Parking

Apply in person at 207 Simonton St. 296-4557 **EOE/Drug Free** Workplace

220 HELP WANTED LOWER KEYS

RETAIL SALES & JEWELRY SALES

All shifts available. Experience necessary, full time, benefits available. Apply in person: 404 Duval St. or fax resume 305-296-4623.

RETAIL SALES & JEWELRY SALES

All shifts available. Experience necessary, full time, benefits available. Apply in person: 404 Duval St. or fax resume 305-296-4623.

RIPLEY'S IS LOOKING

upbeat motivated Sales People. Flexible schedule, commission and bonuses. Stop by for application at Museum Front Desk.

SALESPERSON

Motivated person for lead sales position in busy flooring store. Must have sales experience plus strong computer skills and some construction experience. Excellent starting salary, plus commission and benefits. Fax to 295-2919 or email: prysman@bellsouth.net.

SEEKING HARDWORKING

Laborers and Carpenters. Sweetwater Homes is the Modular for Homes in the Fl. Keys. We offer competitive pay, 4 day, 40 hour work week, potential with bonus. Sweetwater Homes has been est. 1976 and is seeking great individuals for our growing company. www.SweetwaterHomes-F loridaKeys.com. 872-9520

SENIOR BUYER **MERCHANDISE DIRECTOR** Full-time position available

with excellent salary commensurate with experience, along with wide range of company benefits. Unlimited growth potential for candidate responsible for maintaining detailed operations inventory control, warehouse stock accountability system. P.O.S. marketing and effective seasonal merchandising. Must be computer friendly, have broadbase marking and analytical skills, possess company and departmental goal strengths in a management supervisory level. Some limited seasonal market travel necessary Requires a proven track record and qualified references. Please forward resume, letter of interest, references and salary requirements to: The Key West Citizen

P.O. Box 1800 c/o Box 3172 Key West, FL 33041

220 HELP WANTED LOWER KEYS

OUTPATIENT REGISTRATION

Fulltime position, responsibilities include obtaining necessary social and financial information and accurately entering in the computer. Collects quired deposits, verifies insurance and pre-certifications with insurance company. 1 year experience in business office setting, good customer service skills and able to multi task. Apply: 5900 College Rd, KW, EOE, DFW.

SERVICE TECHNICIAN

We have an outstanding career opportunity in our Key West and Marathon locations for a Service Technician.

You will help build customer satisfaction by installing. repairing and maintaining propane gas systems, appliances and equipment.

Your are energetic, have a high school diploma (or equivalent), a valid class A CDL with hazmat and tanker endorsements, a great driving record and can satisfactorily complete a DOT physical, drug test and background check.

We are a leader in our industry and our team members enjoy growth opportuand nities competitive compensation.

AmeriGas 1718 N. Roosevelt Blvd. Key West, FL 33040

EOE/AA/M/F/D/V

SHERATON SUITES KEY WEST

Are you looking to earn good money and have FUN...

Come See us!

* FRONT DESK SUPERVISOR * FRONT DESK AGENTS **GREAT FRONT DESK INCENTIVE PLAN** * DRIVER/BELL PERSON

FREE PARKING/ FREE MEALS

Sheraton Team Benefits... Complete Benefits Package Incentive programs Employee Discounts Apply in person at: 2001 S. Roosevelt Blvd. OR

Call 305-293-Call 305-293-7923 Fax confidential resume to:

305-294-1519 "Retiree's Welcome" FOF/M/F/D/V

220 HELP WANTED LOWER KEYS

PHYSICAL THERAPIST

FT/ salaried opportunity in home health for FLlicensed PT. Part-time positions are also available w/ flex hours. PTAs and Speech Therapists welcome!!! Submit resume w/ cover letter. Barbara E. Fernandez, PHR, Human Resources Manager, Hospice/VNA of the Florida Keys, via email to bfernandez@hospicevna.c om (reference iob title in subject line), via fax to 305/292-9466 or via USPS

SMALL ENGINE REPAIR Help Wanted! Electric motor repair shop needs a

to 1319 William Street,

Key West, FL 33040.

No Phone calls please.

DFWP/EOE.

mechanic to repair: power tools, pumps, electric motors, starters and alternators. Willing to train someone with one of the above abilities. Please apply in person at 311 Margaret St.

SOUTHERNMOST SIGNS Is seeking an experienced individual to join our team. The skills needed for this position are Sign Mechanics, Fabrication & Installation. Drug free environment 294-1877

STANDARD MARINE

Is looking for a good counter sales person must be willing to work 6 days a week. Good pay + benefits package. Apply at 5713 First Ave., Stock Island. E.O.E.

SUNSETWATERSPORTS Looking for experience Sales person for Smathers

SUPERCUTS

Beach. 305-747-0304.

Wanted FT / PT Receptionist, Stylist, & Colorist. Flexible hrs, clientele provided. Jose at 292-7792.

TELLERS \$11.50/HR **KEYS FEDERAL CREDIT UNION**

Do you have superb cash handling and excellent service skills? customer Join our front line team! We offer great base pay plus performance-based in centives. Our tellers provide excellent member service and perform transactions such as; deposits, withdrawals, cash advances, loan payments, transfers and check cashing,. Keys Federal Credit Union offers an excellent benefits package as well as extra pay for education and language skills. Successful candidates must possess a high school diploma or equivalent. Excellent credit a must. Apply in person at any our offices, fax resume to 294-0558 or email hr@keysfcu.org._E.O.E.

220 HELP WANTED LOWER KEYS

RESTAURANT PARROTDISE BAR & GRILLE ON LITTLE TORCH KEY

is now taking applications for the following:

*Exp. Line Cooks-High volume high quality exp. required *Host/Hostess exp. preferred but will train the wright person. *Servers exp. required AM and PM shift available.

Pay commensurate with exp. Apply in person at 183 Barry Ave. (MM28.5) Little Torch Key.

THE DEPARTMENT OF **CHILDREN AND FAMILIES**

Is seeking a full time OPS-Clerk Specialist for their Marathon Economic Services office. This position will perform clerical duties including computer use. High school diploma or equivalent is required. Bilingual and the ability to type a plus. EOE. Salary is \$9.50/an hour. This position does not have any State benefits. Submit a State of Florida application on People First, which can be found at http://peoplefi rst.myflorida.com or mail a State of Florida application Overseas to DCF/2796 Hwy Suite 201 Marathon, FL. 33050 or fax to 305-289-2683 attn: R. liams. Closing Date: December 16, 2005.

THE NAVY EXCHANGE **KEY WEST IS HIRING**

The following positions are

immediately available: *Customer Services/ Front End Supervisor *Sales Supervisor (Softlines) *Vending Supervisor *HR Associate/ Secretary

Please forward resume with salary history to: Navy Exchange **Human Resources** 815 Sigsbee Rd., Bldg V4111 Key West, FL 33040 Or Fax to T. McEwen: 904-777-7183

We are also accepting applications for: Licensed Barbers, Cashiers, Sales Associates and Customer Service Associates. We offer an attractive benefits package. We are a drug free environment. **Equal Opportunity** Employer. Background Check required. For more

information call:

305-292-7200

220 HELP WANTED LOWER KEYS

RESTAURANT WORKERS NEEDED

Pompano needs Sous Chef and Dishwasher. Resume preferred, 1500 Bertha St. 305-296-3276

TIMESHARE (OPC) Hyatt Vacation Club now

paying \$90 per tour with no gift cost plus sales bonus. Call John 305-295-3463.

TOM THUMB STORES Has openings for all shifts. Full Time and Part Time. We will train. Apply in person at any of our

TOM THUMB STORES. **TOUR GUIDES**

Responsible, energetic & outgoing individuals to act as Tour Guides for Key West's most entertaining walking tour. Contact 292-2040 for further info.

TURTLE KRAALS

Positions available for hosts/retail, F/T, P/T, must be dependable and responsible. Apply in person at 231 Margaret Street.

UPS NOW HIRING Key West, Islamorada, **Key Largo**

Part-Time Package Handlers

*\$8.50-\$9.50 per hour *Available 3am to 10am or 4:00pm to 8:30pm

Driver Helpers

* \$8.50 per hour * Minimum Age: 17

Work Week: Monday-Friday

Permanent possibilities after the season include full family medical benefits.

Apply online @ www.upsjobs.com or at your local One Stop Career Center 305-292-6762 EOE/M/F/D/V

VEHICLE BODY RESTORATION & PAINTER

Conch Tour Train is seeking a vehicle painter. Full-time, good pay, great benefits and a professional workplace. Must be experienced in body repair, restoration and vehicle painting. Apply at Conch Tour Train garage, 1802 Staples Ave. Suite #101, Monday through Friday 9:00am-3:30pm. Drug Free Workplace and EOE

WANTED Fileter & Office Fish Worker. Also, Delivery Drivers with 3 years clean FL driver's license. Apply in person 5680 5th Ave. Stock Island. (The Curve).

220 HELP WANTED LOWER KEYS

WANTED: MANAGEMENT

KW area. Excellent benefits. Gauranteed F/T empl. Retail experience a plus. Please send resume to KWC PO Box 1800, C/O Box 3189, Key West, FL, 33040.

WASTEWATER MECHANIC NEEDED

In Lower Keys. Min. 5 yrs. exp. in the wastewater industry. Plumbing or pipe fitting exp., knowledge of centrifugal / submersible pumps, blower systems and controls, some electrical knowledge, and welding exp., a plus. Must have basic hand tools. Competitive wage & great benefits! Contact Bob Guba at (305)289-2204 to set up an interview. EOE.

WELL ESTABLISHED DELI

Looking for exp. Sandwich Maker/Prep work & counter person. Apply at 7-Days Deli, 924 A. Kennedy

YARD / POOL **MAINTENANCE**

40 hrs/wk. Must have valid Driver's Lic. Please stop by 915 Eisenhower Dr. between 9 a.m. -6 p.m.

320 HOUSEHOLD GOODS

Fedder A/C, 24,000 BTU, 220V. w/heat strip, window unit, \$100 firm! 587-7702.

321 FURNITURE

3 DRESSERS, \$100/EA, Coffee Table, \$100, TV Stand, \$25, twin mattress set, \$50, desk, \$75, sectional couch, \$800. 295-

BLACK LEATHER COUCH & CHAIR

Matching queen bed/ dresser/ nightstand set. Recliner, dining room set, lamps, desk, Ent. hutch, rocker, generator, grill. 289-7203, 240-0816

BRAND NEW

King, Queen, Full, & Twin Mattress sets. All Styles. Wholesale Prices. Hurricane Steal. 797-2619.

MAKE AN OFFER...

Beautiful confrence table and matching bookcases & retail wall display racks. Call 954-551-9689

MEMORY FOAM MATTRESS

9" Thick queen size, developed by NASA. As seen on TV Never used still in plastic. Cost \$1,600: must sell, \$400 cash. 453-0188.

325 MISCELLANEOUS DELL COMPUTERS

Two FAST DELL desktop computers for sale. Software, monitors, mouse, kevboard included. Excellent for home or small business. \$600 each. Sally

296-3771.

Generator. 5,500 watt. Porter Cable. Briggs & Stratton Eng. Must sell, need cash. \$900 obo. Call 289-7203 or 240-0816.

Solana Spa for two people & cover, exc. cond. \$1,710 (305) 296-7334

327 JEWELRY

Diamond ring, beautiful appraisal on hand for over \$3,200, great X-mas gift, must sell. \$1,850. Please call 393-9153.

340 MUSICAL INSTRUMENTS

7 piece drums, Zilgian cymbals, like new. \$617 305-766-0715.

FOR SALE: 1 Tascam 24 track digital recorder. \$1000. Call 304-0309

351 ELECTRONICS

32" SONY TRINITRON TV, silver. \$300 Call 296-8401, 305-304-8963

355 WANTED TO BUY **NEED CASH???**

A.N.A. Member - Private collector. Wanted: all U.S. minted coins: copper, nickel, silver, gold and U.S. Call James at currency. 305-744-0326 and make an appt. at your home or office. Paying higher prices than coin dealers or pawn/coin shops. Turn that old box or bag of coins into cash.

WANTED TO BUY

Body for Honda Civic that was damaged by Wilma. 1999-2000 car. 294-8984.

402 ROOMMATES *WATERFRONT* **OLD TOWN**

\$950 per room, 2 living rooms, 2 bathroom. F/L/S, ref. Call Heidi 772-532-7934

LAS SALINAS CONDO

Friendly atmosphere, pool view, 3/2, 1 person, furn., BR, central A/C, TV w/cable, W/D, tile, phone. \$700 all incl. with maid service. F/S. 923-4769

ROOMMATE WANTED 3 BR house in New Town.

Furn. or unfurn. \$800/mo. + \$200 sec + 1/3 util. A/C, cable, W/D & more. No pets. Avail now. 292-2649.

ROOMMATE WANTED

Private bedroom and bath. shared kitchen and living area. W/D, direct TV, wireless DSL, \$750/mo incl util. Call Mike 619-0526.

422 FURNISHED APTS. LOWER KEYS

818 WHITE STREET 1Br/1Ba, \$1300/mo, electric included. Call 305-292-0081

OLD TOWN

Exceptional large 1 Br, 1 Ba, secure-private, 2 blks. to Old Seaport & Duval. heated pool, decks, cable, A/C, ceiling fans, D/W, laundry, newly furnished, turnkey, NS, N/P \$2,300 month includes utilities. No flood damage. 305-292-2729.

TRUMAN ANNEX FURN \$3.500/mo.2hr/1.5hth **Truman Annex Unfurn**

\$3.500/mo 2br/1.5bth **Quiet Cottage** Bahama Village \$1400/mo 2br/2bth **Broadway Realty** 305-294-0250

428 UNFURNISHED APTS. LOWER KEYS

EFFICIENCY & 1BR APTS

In Old Town and by the Southernmost Point. \$1,200-\$1,400/mo. incl. water, garbage & sewer. F/L/S with 1 year lease. 296-8525 or 294-9651

OLD TOWN

1Bd/1Ba, \$1400/mo incl util. 2 blocks from Seaport. F/LS, Ref. Call Annie 772-532-7934

1612 WASHINGTON ST

\$1200/mo. Large 1BR/1BA apt, central A/C, W/D, tile floors, beautiful yard, fans, off street parking, no dogs, year lease. All utilities incl. except electric. Available \$3000 needed to start, call 305-394-9835.

2 APARTMENTS

on water, brand new, sand beach, dock, & W/D. No smoker/pets. F/L/S. 305-745-1462.

2BR/2BA

Casa Marina Large apt. (1,200 sq. ft.) Large back yard, W/D, A/C. \$2,200, F/L/S, plus utilities. Pets OK. Year lease. Avail 1/1 305-923-1006.

728 SIMONTON STREET Nice size 1Br loft w/ W/D, off street parking, \$1350/mo + util. Call 305-292-0081

ABSOLUTELY NO FLOODING Old Town, 1st & 2nd flr

sep. apts. within duplex. Each large 2BR/1BA, W/D front & hookup, decks, and yards. New tile. Upstrs avail. Feb. 1; Dwnstrs avail. imm. \$1800/mo. each + util., F/L/S. No smoking, yr. lease, Call 293-1881.

428 UNFURNISHED APTS. LOWER KEYS

AVAIL. IMMEDIATELY Clean, bright & airy studio. Mid Town. \$1000/mo. + electric, F/L/S

Call 923-0007

AVAIL. NOW 1BR/1BA Just off Duval. Clean and renovated, W/D. \$1,200/month including

Garbage/Sewer. Bascom Grooms Real Estate (305) 295-7511

BIG PINE KEY CANAL

2/1 upstairs apt, ceiling fans, A/C's, new carpet, W/D, dock, off street parking \$1195/mo F/L/S incl water & electric.923-4251

LAS SALINAS

3/2 condo with W/D connection, tile through out \$1900/mo. Cable incl.. pool. Avail. now. F/L/S 305-304-3992.

SUGARLAOF KEY

\$850 per month or \$900 with boat slip. Includes all utilities. Salite TV with premium channels. Spacious closet, kitchen and private parking. 745-7323.

434 FURNISHED HOUSES LOWER KEYS

BRING YOUR BOAT 2/2 canal home with open water views from master bdrm. Dry! Available imm. Furn or Unfurn. BPK \$2,000/mo. 294-7738

1 BEDROOM APT

Available now. \$1500/mo Contact 971-227-2313

3/3 CBS TOWNHOUSE New Town, tile/wood, cen-

tral A/C, new appliances. W/D, 1800s.f. 797-1977. **BIG PINE KEY**

3/2 pool, fenced, acre, pet friendly. \$2,100. 509-1315.

KEY WEST CANAL FRONT HOME 3Bd/2Ba, pool. Immaculately furnished, no damage from storm. Marble

floors, granite counters, stainless appl. Completely redone! \$3500/mo F/L/S and references needed.

Call 896-4264. **NEW TOWN**

3BR/3BA, mostly furnished, NEW house. \$3,000 per month includes utilitcable, basic phone and housewares. Monthly lease. Security, no pets no smokers. 293-0731.

440 UNFURN. HOUSES LOWER KEYS

RENTALS-RENTALS **RENTALS-RENTALS HOMES & CONDOS** Douglas Miller, AmeriReal-

ty Corp. 294-1141

2317 FLAGLER AVE.

2 bedroom, 1 bathroom. \$1,600 month, utilities included. F/L/S. Off-street parking. 305-942-9684.

440 UNFURN. HOUSES LOWER KEYS

2ND ST. IN NEW TOWN New renovation. Spacious fenced in

3/3 BEAUTIFUL HOME FOR RENT

\$3.500. 294-8146.

3,200 sq.ft. Home on Nav. Canal, gated entr., exc. condition throughout. Avail. imm. F/L/S, \$2500/ mo. Ray Jensen, Coldwell Banker Schmitt 849-0387.

3/3 TOWNHOUSE **KW GOLF COURSE**

4 porches w/great views & very private large yard. Beautiful common pool. Gated. Avail. now. \$2,250/mo. + sec. 295-3328.

AVAILABLE NOW!

No Flood Damage! Short or long term lease. *Possible lease/purchase*. Completely remodeled 2BR/1.5BA townhome. Private yard with covered deck & two offstreet parking spaces. Beautiful end unit/community pool. 305-240-3885.

AVAILABLE RENTAL

Old Town

2/2 upstairs apt. with balconies, Central A/C, W/D, D/W,OSP. \$2500/mo. F/L/S

Call for additional rentals.

AT HOME IN KEY WEST REAL ESTATE CO. 296-7975

BIG PINE KEY

2/1.5 Canal Front.Beautiful high ceilings, granite counter tops, W/D, Large storage & carport. Fully fenced lot. \$1500/mo 1yr lease F/L/S Call 295-7070

CUDJOE KEY

Canal front. Newly remodeled 3BR/2BA, step down seawall, garage and car port. W/D facilities, and maintenance free tropical landscaping, 1 yr lease. F/L/S \$1900/mo Call 295-7070.

GOLF COURSE

2/1 Big yard, W/D, Dishwasher, Available Jan. 1. \$1750/mo F/S. Call Tony 797-9255.

LARGE 2/1 IN BIG PINE On swimming canal, Central A/C, W/D, Eat-in kitchen. \$1800/mo F/L/S Call 304-4205 or 797-5269

LRG. SPACIOUS NEW 2BR/3BA. 3,000 sq.ft. Key

West new town. Ocean views, 2 car garage, stainless steel appl., 3 stories w/ priv. elevator, vaulted ceilings. Access to private gym & Irg heated pool! \$2700+/mo 294-4889 or 587-8801.

440 UNFURN. HOUSES LOWER KEYS

BRAND NEW 3/2

On the water .Stainless appliances, porcelain & marble throughout, granite concrete countertops, dock, downstairs enclosure F/L/S. 304-3868.

OLD TOWN 1107 WATSON

3 bedroom, 1 bath, new kitchen, porch. Available 15th. \$2,200 per Dec. month. Call Lynn 305-304-5056.

RAMROD KEY

2BR/1BA, large yard, good pets welcome. \$1,400/mo. elect & water incl. Avail. now. Call 305-304-2483

SUMMERLAND KEY

Beautiful home; 2/2 up with spa, C/A/C, D/W, covered deck. 1/1 down w/full kitchen, W/D. Separate lockoff office. Lush tropical gardens. Lots of parking. Possible partial furnish Οĸ w/approval \$2,550/mo. plus security deposit. Avail. Jan 1, 2006. 305-394-2441.

446 WANTED TO RENT LOWER KEYS

1 BEDROOM WANTED

Vacation rental, mid to lower Keys. 1/02-1/07. 2 Prof. adults; home, condo, hotel, B&B? 773-354-7422

30 YR. OLD PROF. FEM. quiet w/sm dog looking for nice rm in shared house w/private bathroom or 1BR utilities included in Old Town. oldtownarea@yaho o.com

PROFESSIONAL COUPLE

looking for winter housing. Key West to Big Pine. Mid-December through April. References available. Can pay up front. Call Ron 508-680-6142

452 VACATION RENTALS LOWER KEYS

OLD TOWN KEY WEST By Bayview Park. Rooms apartments. cottages. \$350-\$800/wk. All included. Monthly available. Large tropical garden compound: 3 pools, parking and tennis. Call 305-304-

SUMMERLAND KEY OCEAN DR. ON CANAL

Quick boating access to Atlantic and Gulf. Panoramic ocean view. 3/3 \$3000/mo for season + utilities. F/L/S. Call 745-9041.

THIS YEAR NEXT YEAR IN KEY WEST

By beach and walk to attractions. Newer 2 bedroom, furnished condo in Truman Annex. Available Dec. 19th-26th. Gardens & pool By owner Off season \$895/week (440) 347-0443

452 VACATION RENTALS LOWER KEYS

KEY WEST TRUMAN ANNEX

Immaculate 2BR/2.5BA townhouse available for rent. Call 941-270-1449 or e-mail bill@landseaairfl.

462 OFFICE SPACE CAR LOT/BOAT DEALER LOT MM100

B/S Key Largo approx. 21,000s.f. Fenced area 2,800s.f. Building \$7,000 per mo. 60 cars per mo. sold! 305-451-3302.

OFFICE/ STUDIO

A/C, TV, Bath w/ shower, wet bar & storage. Near Marina on Stock Island. 360-2137.

OLD TOWN OFFICE FOR RENT

location. Fleming & Margaret. Street visibility. Private entrance & bath. \$10000/mo. Call 292-9315

STUDIO/OFFICE

On the water @ Safe Harbour Marina. \$850, utilities incl. A nice place to come to work! 923-4778.

464 STORAGE INDUSTRIAL WAREHOUSE SPACE

Sizes vary: 264 sq. ft. up to 5,900 sq. ft. Also fenced outside storage areas. Call 294-0277.

NEED TEMPORARY STORAGE?

20 ft. or 40 ft. Containers or Trailers on your site or ours. Call 294-0277.

502 MOBILE HOMES LOWER KEYS

PRIVACY ON A CANAL FRONT PROPERTY! *

This 2BD/2BA home is immaculate! Spacious with 1300 sq.ft. of living space and oversized screened patios for additional outdoor keys living. This property has everything living in the keys should have. Located on mile marker 28, just a short ride to Big Pine or Key West. Offered at \$549,900.

Call Troy Henson Realty Executives Keys 305-923-4234

** INTERESTED IN **OBTAINING WEALTH** BY INVESTING? **

This home is it! Located at mile marker 10, this property is a great investment. Located on the water, this property is perfect for a rental, then replace with a modular or custom home. This neighboorhood has new construction everywhere you look. Be part of the WEALTH. Just reduced to \$409,000. Call Troy Henson

Realty Executive Keys

305-923-4234

502 MOBILE HOMES LOWER KEYS

2/2 FSBO

Swimming canal, Tamarac park, Geiger Key. Great investment property, No hurricane damage. ROGO exempt. \$339,000 OBO. 292-2953, 304-8077

3BR/2BA TRAILER

Nice landscaping, no water damage. Screened porch. Call for appointment & details. 295-0590. Asking \$425,000.

4BR/2.5BA OPENWATER MM 9. Over 8.300s.f. lot, 9' seawall w/ boat ramp. RE Owner agent. \$675,000. Mila Demier Southernmost Realty 305-731-9731. www.south ernmostrealty.com

FOR SALE BY OWNER 2/2, 1997 mobile home, exc. cond., lot incl. Serious Asking inquires only. \$375,000 305-797-6541

STADIUM

1974 space 50x12 mobile. 2BR/1BA. Asking \$37,000 OBO. 305-304-0879.

STOCK ISLAND BEAUTY 1985 2BD/2BA. Own lot, totally renovated. New appliances, landscaped. No Hurricane damage, priced for quick sale. Must see to appreicate custom features. NO Agents Please! \$360,000. 305-293-0958.

513 TIMESHARES

HYATT WINDWARD PNT Wk 51; Diamond wk worth

2200 pts. 2Br/2.5Ba. Beautiful view of ocean. \$25K. 585-703-3290.

514 CONDOS LOWER KEYS

A BREATHTAKING **PANORAMIC OCEAN FRONT VIEW**

Take in Key West World-Famous sunsets from your balcony of this beautiful 2/2 penthouse. Located in luxurious Sunset Marina's gated community. This property is offered at \$1,375,000. Seller also has a 30' boat slip for purchase.

COMPLETELY RENOVATED 2/2

Granite counter tops, stainless steel appliances. new tile, and much more. Santa Clara \$462,000. Owner/Realtor

OCEAN VIEW

Fully Furnished Turn-Key. 2/1 Overlooking Gulf & Atlantic from the 6th floor.

514 CONDOS LOWER KEYS

\$529,000

OCEAN VIEW

Santa Clara. Furnished, 2/1. Overlooking the Gulf & tennis courts. \$439,000

BEAUTIFUL LAS SALINAS

1/1 end unit on 3rd floor. Great investment property! \$412.500.

NEW PAINT & CARPET

Las Salinas offers lush landscaping, private pool, and is footsteps away from Atlantic. 1/1 \$384,000 Owner/Realtor.

Rick Lively Coldwell Banker 797-7233

FOR SALE BY OWNER

Shipyard, 2nd floor. 2/1. New appl. Tiled & soundproofed. Asking \$799,000. Call 305-923-4265.

2 BEDROOM, 1.5 BATH Townhouse on Duck Ave. Newly renovated kitchen. central A/C, beautiful tropi-Please call

cal yard. High and dry. No flood damage. \$579,000 Elizabeth Prudential Sweeney, Knight-Keyside Properties. 305-942-9679.

HIGHLY MOTIVATED **SELLERS**

Condos on quiet street located in Porpoise Point area on Big Coppitt. Two 2/2 units. Canal front. beautiful views, large property. \$589,000 & \$599,000 Contact Elizabeth Sweeney, Prudential Knight-Keyside Properties 305-942-9679.

KEYWESTCONDOS.COM

LaBrisa Across from the Beach, 2 units for sale. move right in. \$685,000 per unit.

Santa Clara 2/1, wonderful Midtown condo, w/pool and tennis courts on premises. \$459,000

Salt Ponds 2/2, beautifully furnished, storm shutters & covered parking, too. \$529,000

Las Salinas Large 3/2, spacious master suite, extra closets. oversized kitchen. \$599,000.

The Taporowski Team **Realty Executives Keys** 305-292-1922

514 CONDOS LOWER KEYS

****6 BEDROOMS,**** **6 BATHROOMS**

Each with its own deck or porch. Workforce housing. Supply a spectacular private bedroom and bathand astonishing shared common area for 6 of your best employeesthey won't ever leave you. Two spacious KW Golf Club townhomes w/pool. \$865,000 each with only 10% down required for qualified buyers. Call for fast showing.

Douglas Miller, AmeriRealty Corp. 305-296-7706.

SALT POND CONDO Never lived in. 2/2 fully fur-

nished, has everything. Including covered carport. \$550,000. FSBO. Call Scott 305-797-0163.

"TIME FOR A CHANGE?" 305-304-3100

SPEAKEASY INN

1117 Duval St. For Sale or Lease Condo Conv. Started 1 Comm. / 4 Trns. Units w/ 5 cop liquor license \$3,000,000 speakeasyinn.com

COMMERCIAL UNIT 696 Sq.Ft. \$800,000

(Cigar business negot.) keywestcigar.com

> #1 3BR/3BA 1,650,000

> #2 1BR/1BA \$500,000

#3 1BR/1BA \$550,000

#4 2BR/2BA \$800,000

All units are transient licensed w/ fantastic sales history.

1108 White St.

Condo Conv. Started 1 Comm. - 2 Res. Units \$2,500,000

1108 White St.

Quality Renovations Upstairs 1BR/1BA Large loft w/ rear deck \$1,000,000

> Rear 2BR/2BA w/ garden deck \$1,200,000

Realtors Welcome 3%

ALL PROPERTIES ARE HIGH & DRY

FOR SALE OR TRADE Wilma Damaged **Properties Considered** 305-304-3100 "TIME FOR A CHANGE"

514 CONDOS LOWER KEYS

THINK YOU CANNOT **AFFORD TO LIVE** IN KEY WEST? **

Think again....this 2BR/1BA condo located in the heart of New Town is clean and ready for home ownership or investment. Offered affordably at \$425,000. Call **Troy Henson** Realty Executive Keys 305-923-4234

520 HOMES LOWER KEYS

Visit keywestliving.com For Virtual Tours & All Real Estate Listings

1217 Petronia Street

Classic Conch home in the Meadows. A modern renovation w/ 3 BR & 2.5 BA Hardwood floors, pool w/ cabana/studio, wraparound porch & off street parking. \$1,240,000.

1800 Atlantic - C335

Spectacular ocean view 2BR & 2BA condo with vintage Florida mid-century modern decor w/ many designer details, SS cabinets & appliances and granite tile floors. On Smather's Beach w/pool, tennis, hot tub & garage parking. \$875,000

4 Merganser Lane

Wow- only \$515,000! 2BR & 1.5BA KWGC home. 2 pools & fitness center.

Las Salinas - E402

Ocean view 3BR & 2BA penthouse unit w/tile floors parking bay. Pool & near beach. \$557,000

1130 Royal Street

2BR & 1BA single family home on a larger corner lot w/room to grow. New kitchen, tile floors, & pool. \$880,000.

616 Ashe Street

Luxury & secluded privacy highlight this Old Town mini-compound.2004 renovation w/a 2BR & 1.5 BA main home w/an additional private 1BR & 1BA suite & a separate 1BR & 1BA guest cottage off the pool. Designer kitchen w/Viking & Sub Zero appliances. Off street parking. \$1,725,000

22 Merganser Lane

2BR & 1.5BA KWGC home w/ larger yard & tile floors. Nice view w/many extras. \$555,000

97 Seaside Court

New luxury 2BR & 3BA townhome . Prime end unit w/extra windows & larger courtyard. Over 1,900 sq.

ft. on 3 floors w/a private elevator, custom kitchen, 2 car garage. \$1,195,000

Las Salinas - W106

3BR & 2BA at Las Salinas. Spotless condition & move -in ready. Low condo fees. Pool. \$555,000

1121 Whitehead Street

Picture perfect Conch cottage 1 block off of Duval. Recently renovated 2BR & 2BA home w/hardwood floors, vaulted ceilings, plantation shutters, central A/C & pool. \$1,050,000.

16 Spoonbill Way

Unlike any other! Specially designed 3BR & 3BA the **KWGC** w/a at large wraparound porch, screened covered rear deck & beautiful hardwood floors. Other similar homes can't compare. \$809,000.

5 Birchwood Drive

Key Haven living under \$1M. 3BR & 1BA home w/marble floors, new custom kitchen, SS appliances & granite counter tops. Huge covered deck & lots of storage \$965,000

Vic Musmanno, CRS

Broker Associate Coldwell Banker Schmitt 305-294-0123 800-598-7727, x 7457

www.keywestliving.com 3/3 CBS TOWNHOUSE New Town, tile/wood, cen-

tral A/C, new appliances, W/D, 1800s.f. 797-1977. AFFORDABLE FSBO Brand new house '04, 3/2

new concrete dock. LTK. \$475,000. 797-0177. \$650,000 FSBO LIMITED

on boating canal, 1150 sf.,

TIME OFFER with 1/1 bonus. Screened porches. Large fenced vard. Water view. Sugarloaf. 305-587-8961.

BRAND NEW HOME

Frame built stilt home 1,352 sq. ft. Delivered after hurricane. \$539,000 Immediate occupancy available. Call 797-7140

FOR SALE BY OWNER 2BR/2BA stilt home on canal, quick open water access, seawall & davit

process.

permit

305-923-1496.

\$530,000. Call 872-0509. **HURRICANE SPECIALS** Buy now while they are messy! Call me for a map or address. Make an offer. Susan Rich C21Realty

OPEN WATER 2/2 \$499K!!!

Deep canal with 2 cut in boat slip. Big Pine Key.Investor bargain. 305-849-1425 or 872-9844.

520 HOMES LOWER KEYS

BUY LIKE RENT

F/L/S buys you a 3/2, 2003 stilt home, approx. 1,500 sq. ft., lot size 50' X 100'. \$549,500. Conditions apply. AmeriRealty Corp. 305-296-7706.

BRING YOUR BOAT NO FLOOD DAMAGE

2/2 canal home with open water views from master bedroom. In preserved 60' seawall area. \$625,000. FSBO. Agents welcome. 294-7738

DUPLEX-DUPLEX

Big Coppitt, 1-2BR with 1 bath in each, Approx 1,800 total sq. ft. \$710,000. Special financing available plus no down payment through AmeriMortgage for AmeriRealty customers. Douglas Miller 296-7706

4 UNIT APARTMENT **BLDG.- FOR SALE**

Near beach with separate storage facility and offstreet parking. Live in one unit and rent other three. Apply 1314 Johnson St. Key West.

AFFORDABLE

3BA split level. 2/2 3BR. up, 1/1 down, 1700s.f. 2 near neighborhood lots boat ramp. Covered parkroom, Big screen ing, Rental income po-Pine. \$499K. 305-849tential.

FOR SALE BY OWNER

Old Town - Meadows. High and dry. 901-903 White St. 6 units. Zoned residential commercial. Pool, cabana. Will consider partial owner financing. No Brokers. \$2,800,000. 294-9326.

SELL YOUR HOUSE IN 30 DAYS

Get full market price. No commission. No closing costs. Close your deal in 60 days or less. Free report: The Auction Advant-Call Sally O'Boyle Realty, 305-296-9955.

Buy like rent. Special financing. No down pay-

59 SPOONBILL WAY

ment req. for qualified buyers! 3BR/3BA, huge gorgeous townhome w/4 balconies & patio at Golf Club. Immediate showing. Doug-Miller. AmeriRealty Corp. 305-296-7706.

AVAILABLE NOW! No Flood Damage!

Possible lease/purchase Completely remodeled 2BR/1.5BA townhome. Baths fully tiled & custom kitchen. Private yard with covered deck & two offstreet parking spaces. Beautiful end unit/com-305-240munity pool. 3885

520 HOMES LOWER KEYS

SHARK KEY

Magnificent sunsets overlooking the Bay. Split floor plan, private porch off the master suite, gorgeous pool, 2 garages, much more! \$1,999,000.

The Taporowski Team Realty Executives Keys 305-292-1922

HIGH & DRY *OPEN HOUSE* SAT & SUN

3/2 + office in New Town. 2816 Staples. Totally renovated. Cathedral ceiling. Lrg porcelain tile, Lrg master bdrm w/ private porch. Big fenced yards, room for pool, easy trad, shutters. \$880K 305-923-3197, 904-347-6181 or 806-674-7653 ********

TWO BRAND NEW HOMES FOR SALE STARTING AT \$399,600 EACH

3BD/2BA Stilt homes on Big Pine Key. New Construction, never lived in.

Call Louis and Elaine Paez Caldwell Banker 305-395-1081.

PRICE REDUCED \$50,000!!! KW Golf Club, 6

Merganser Lane Exclusive gated community 2 pools, tennis, club house. 2 bedroom 1 bath. Extended lot in rear with room for private pool. Immediate occupancy. Seller says sell now! 100% financing available. \$499,000. Call Steve Binkley, RE/MAX South-

ernmost 305-766-8266 ***1,500 SQ. FT. + 600 UNFINISHED

3/2 built in 2003 CA/C, covered slab parking, fenced. Many extras. Have excellent crédit, low debt, stable employment and gumption? Rent to 3 roommates, Monthly payment approx \$3,650. No down payment. Loan commitment on the spot. Conditions apply. Only through AmeriMortgage Corp for AmeriRealty Corp

customers. Douglas Miller 296-7706

KEY WEST GOLF CLUB REDUCED

\$748,000 3/2, 1,200s.f. townhouse, cul-de-sac loc pond view. Owner Real Estate Agent.

STOCK ISLAND

2/2 mobile, Harbour Shores. REDUCED \$299,000, furnished, lush landscaping, boating access.

Caroline Bauer, Realtor At Home in Key West, Inc 305-923-3573

520 HOMES LOWER KEYS

FOR SALE BY OWNER

A-14 7th Ave. Stock Island, under construction, 3/2 home, high & dry, delivered after Wilma. Approx. completion end of Nov. Many upgrades. Hurry now and pick your own colors! \$579,900. Agents protected. Call 797-6814 or 360-1247.

KEY WEST CASA MARINA

2/2 steps from the beach. \$725,000 **OLD TOWN**

*1/1 Needs Work \$395,000 *1/1 \$599,000 *2/1 \$649,000

MARATHON CBS, half duplex 2/1 \$380,000

KEY LARGO 3/3/1 Mariners Club \$1,199,000

housesinkeywest.com Graciela Lozano **RWA Realty** 296-7686

KEY HAVEN

High & dry, completely renovated, over 2,200s.f. \$1,295,000

2 CONCH COTTAGES w/ big lots, 1/2 block from

Duval, perfect investment opportunity.

CUDJOE GARDENS

Sailboat canal home, 3BR/2BA on 1 1/2 lot, concrete, lots of Dade County Pine, \$948,400.

CUDJOE GARDENS 3BR/2BA CBS home.

amazing floor plan, covered parking, \$950,000. Mila Demier **Southernmost Realty**

305-731-9731 southernmostreatly.com ********

BUY YOUR DREAM HOME. IN THE KEYS WITH ZERO MONEY DOWN!!

Call (800) 311-3578 ID# 3025 for free recorded message

LEARN 27 VALUABLE TIPS FOR SELLING YOUR HOME FAST AND FOR THE MOST

AMOUNT MONEY!! Call (800) 311-3578 ID # 3023 for free recorded message

AVOID THE 6 COSTLY MISTAKES BUYERS MAKE WHEN BUYING YOUR HOME IN

THE KEYS!! Call (800) 311-3578 ID# 3004 for free recorded messages

Realty Executives Keys

520 HOMES LOWER KEYS

2BR GOLF COURSE

Lowest priced 2/1.5 home, ceilings, w/open vaulted fairway views covered porch. New price \$544,000 - Turnkey! Won't last! Call 440-796-3768 galacticgroup@yahoo.com

1% MORTGAGE PAYMENTS

We have finally found the best 1% payment program available anywhere!!!

This new program is simple, effective and logical for rapidly appreciating Keys properties. Plus... income verification is not required!

This program offers the lowest possible monthly mortgage payment. The approx. payment on:

\$300,000 is...\$965

\$500,000 is...\$1,607

\$800,000 is...\$2,571

Available for purchase or "cash out" refinance of primary residences, second homes and investor properties.

Call today for details!

Oliver Blake Mortgage, Inc.

292-9982

1023 Southard Street Prime Old Town location. 2BR & 2BA substantially renovated & ready for your touch. Hardwood final floors. SS appliances, large master suite & covered off street parking. \$849.000.

Ocean View 2BR & 2BA **Penthouse Unit**

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